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JANUARY 14, 1998

Department of State
Division of Corporations
Post Office box 6327
Tallahassee, florida 32314

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-01/20/98--01106--004
*****70.00 *****70.00

RE: SHEPPARD (MUTUAL MORTGAGE & LOAN CO. INC.)

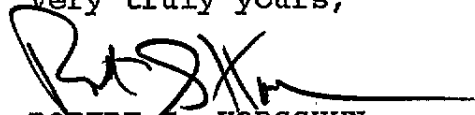
Gentlemen:

Enclosed herewith is an original and one copy of the Articles of Incorporation for MUTUAL MORTGAGE & LOAN CO INC. Please accept and files these articles as a profit corporation under chapter 607. Please stamp and return the copy of the articles in the enclosed envelope.

Enclosed also is my check in the amout of \$70.00 which represents the current statutory filing fee for this service.

Thank you for your prompt attention to this matter.

Very truly yours,


ROBERT S. KORSCHUN

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 JAN 20 PM 12:56

1-22-98
WS

ARTICLES OF INCORPORATION
OF
MUTUAL MORTGAGE & LOAN CO INC.

The undersigned incorporator, who is sui juris, hereby adopts the following Articles of Incorporation for the formation of corporation under the Florida Business Corporation Act.

I.

The name of the corporation shall be MUTUAL MORTGAGE & LOAN CO INC. and it shall have perpetual existence.

II.

The principal place of business and mailing address of the corporation shall be 9848 Popular Grove Lane, North Fort Myers, Florida 33903.

III.

The number of shares of stock that the corporation is authorized to have outstanding at any one time is 100 common shares.

IV.

The name and address of the initial registered agent of the corporation is ROBERT S. KORSCHUN, 28 WEST FLAGLER STREET, 540 MIAMI, FLORIDA 33130.

V.

The name and address of the incorporator is ROBERT S. KORSCHUN, 28 WEST FLAGLER STREET, 540, MIAMI FLORIDA 33130

VI.

The initial Board of Directors of the corporation shall consist of one director who shall serve a term of one year but the number and term of the directors may be increased as prescribed by By-Laws hereafter adopted:

The name and address of the initial Director is JAMES SHEPPARD, 9848 POPULAR GROVE LANE, NORTH FORT MYERS, FLORIDA 33903

VII.

The internal operation and administration of the corporation including the number and terms of the officers and directors shall be determined by By-Laws adopted by the Directors or shareholders.

The undersigned has executed and adopted these Articles of Incorporation this day of JANUARY, 1998.



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DESIGNATION AND ACCEPTANCE OF REGISTERED AGENT

Having been named as Registered Agent and designated to accept service of process for the above corporation, I hereby accept the appointment as Registered Agent and agree to act in this capacity, to comply with the provisions of all statutes relating to the proper and complete performance of my duties and accept the obligations of my position as Registered Agent.


Robert S. Korschun

DATE: JANUARY 16 1998

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