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LAW OFFICES OF
JOSEPH G. BYWATER

P. O. DRAWER 2807
LAKELAND, FLORIDA 33806-2807

PHONE: 941 / 686-5109

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-02/09/98--01120--015
*****70.00 *****70.00

February 6, 1998

Secretary of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314

Re: Charles D. Gunter General Contractor, Inc.

Dear Sir:

Enclosed are the Articles of Incorporation regarding the above
to be filed and one copy to be returned to me.

Further enclosed is my check in the sum of \$70.00, representing
the following:

Filing Fee	\$ 35.00
Filing of Registered Agent	35.00

Sincerely,


Joseph G. Bywater

JGB/mc

Enclosures

c: Mr. Charles D. Gunter

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 FEB -9 AM 10:07

2-10-98
WJ

ARTICLES OF INCORPORATION
OF
CHARLES D. GUNTER GENERAL CONTRACTOR, INC.

FILED
SECRETARY OF CORPORATIONS
98 FEB - 9 AM 10:07

ARTICLE I - NAME

The name of this corporation is Charles D. Gunter General Contractor, Inc. and the business address of this corporation is 3812 Cheverly Drive, W., Lakeland, Florida, 33813.

ARTICLE II - PURPOSE

This corporation is organized for the following purposes: to conduct a mortgage business and any other lawful business.

ARTICLE III - DURATION

This corporation shall have perpetual existence.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 10,000 shares of \$1.00 par value common stock.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered agent of this corporation is: 2000 E. Edgewood Drive, Suite 108B, Lakeland, Florida, 33803, and the name of the initial registered agent of this corporation at that address is: Joseph G. Bywater.

Article VI - INITIAL BOARD OF DIRECTORS

This corporation shall have two directors initially. The number of directors may be increased or diminished from time to time by the By-Laws. The name(s) and addresse(s) of the initial director(s) of this corporation are:


Jean Gunter
3812 Cheverly Drive, W.
Lakeland, Florida 33813

Charles D. Gunter
3812 Cheverly Drive, W.
Lakeland, Florida 33813

ARTICLE VII.- INCORPORATOR

The name and address of the person signing these Articles of Incorporation is: Joseph G. Bywater, 2000 E. Edgewood Drive, Suite 108 B, Lakeland, Florida, 33803.

IN WITNESS WHEREOF the undersigned subscriber has executed these Articles of Incorporation this the 6th day of February, 1998.


JOSEPH G. BYWATER

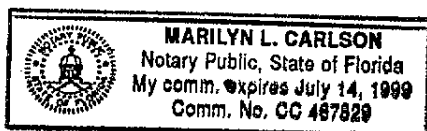
STATE OF FLORIDA
COUNTY OF POLK

I hereby certify that on this day before me, an officer duly authorized to administer oaths and take acknowledgments, personally appeared Joseph G. Bywater, whose signature is being notarized, who is personally known to me, and who acknowledged before me that he executed the same freely and voluntarily for the purposes therein expressed.

Witness my hand and official seal at Lakeland, Polk County, Florida, this the 6th day of February, 1998.


NOTARY PUBLIC

Commission Expires
Commission Number
Notary Seal



CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICLE
FOR THE SERVICE OF PROCESS WITHIN FLORIDA
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

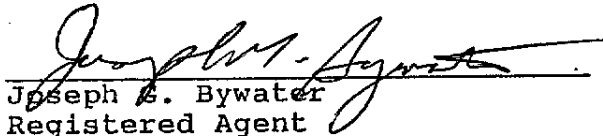
IN COMPLIANCE WITH SECTION 607.325, FLORIDA STATUTES,
THE FOLLOWING IS SUBMITTED:

THAT CHARLES D. GUNTER GENERAL CONTRACTOR, INC.
WITH ITS PLACE OF BUSINESS AT: LAKELAND, FLORIDA
HAS NAMED: JOSEPH G. BYWATER
LOCATED AT: 2000 E. EDGWOOD DRIVE - SUITE 108B
CITY OF LAKELAND, STATE OF FLORIDA

AS ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE
STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE,
I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE
TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE
PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I ACCEPT THE
DUTIES AND OBLIGATIONS OF SECTION 607.325, FLORIDA STATUTES.

Date: 2/6/98


Joseph G. Bywater
Registered Agent

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98FEB-9 AM 10:07