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FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 FEB 13 PM 12:37

February 12, 1998

Florida Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

900002430869--5
-02/16/98--01008--005
****122.50 ****122.50

Re: A-ONE-A Mortgage, Inc.

Gentlemen:

Enclosed please find the original and one copy of the Articles of Incorporation, together with my check in the amount of \$122.50.

This represents the cost of the Filing Fees, Certified Copy of Articles of Incorporation and Fee for Registered Agent Designation for the above named corporation.

Very truly yours.



Donald H. Mergener

A-ONE-A Mortgage, Inc.

MAILING ADDRESS OF CORPORATION

2610 U.S. 1 South
St. Augustine, FL 32086

PHONE

(904) 797-5520

D. BROWN FEB 13 1998

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Articles of Incorporation
Of

A-ONE-A Mortgage, Inc.

The undersigned subscriber to these Articles of Incorporation, who is a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I - NAME

The name of the corporation is A-ONE-A Mortgage, Inc.

ARTICLE II - DURATION

The corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activity or business permitted under the laws of the State of Florida and the United States of America.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue one million (1,000,000) shares of no-par value Common Stock.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The name of the Initial Registered Agent is:

Donald H. Mergener
2610 U.S. 1 South
St. Augustine, FL 32806

The principal office is located at:

A-ONE-A Mortgage, Inc.
2610 U.S. 1 South
St. Augustine, FL 32806

ARTICLE VI - INITIAL BOARD OF DIRECTORS

The corporation shall have one (1) initial director. The name and address of the initial director is as follows:

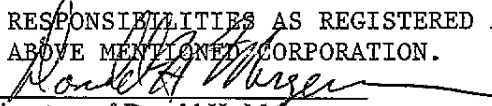
Donald H. Mergener
2610 U.S. 1 South
St. Augustine, FL 32806

ARTICLE VII - INCORPORATORS

The name and address of the person signing these Articles of Incorporation is as follows:

Donald H. Mergener
2610 U.S. 1 South
St. Augustine, FL 32806

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of
Incorporation this 12th day of February, 1998. I UNDERSTAND AND ACCEPT THE DUTIES AND
RESPONSIBILITIES AS REGISTERED AGENT FOR THE
ABOVE MENTIONED CORPORATION.


Signature of Donald H. Mergener
REGISTERED AGENT / INCORPORATOR

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