

P98000027316

1st Freedom Mortgage
4332 W. Waters Ave.,
Suite 105
Tampa, FL 33614
(813) 881-1717

March 20, 1998

Department of State
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

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-03/30/98--01005--018
***122.50 ***122.50

Dear Mrs. McDuffy,

Enclosed is a check for \$122.50 to file our corporate papers and return a copy back to us.
I apologize for my error of not sending the check with the articles of corporation.

Please return the articles to the above address.

Thank you,



Patricia L. Watson
Vice President
1st FREEDOM MORTGAGE

W98-6219
Dmc
3/20/98

FILED
98 MAR 24 PM 12:37
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
1st Freedom Mortgage, Inc.

FILED

98 MAR 24 PM 12: 37

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

We, the subscribers to these Articles of Incorporation, natural persons competent to contract, hereby form a corporation under the Laws of the State of Florida.

ARTICLE I

Name of Corporation

The name of the corporation shall be 1st Freedom Mortgage, Inc.

ARTICLE II

Nature of Business

The general nature of the business to be transacted by this corporation is mortgage banking / brokering, and any other activities or business permitted under the laws of the United States and the State of Florida.

To manufacture, purchase or otherwise acquire, and to own, mortgage, pledge, sell, assign, transfer, or otherwise dispose of, and to invest in, trade in, deal in and with goods, wares, merchandise, real and personal property, and services, of every class, kind and description except that is not to conduct a banking, safe deposit, trust, insurance, surety, express, railroad, canal, telegraph, telephone, or cemetery company, a building and loan association, fraternal benefit society, state fair or exposition.

To conduct business in, have one or more officers in, and buy, hold, mortgage, sell, convey, lease or otherwise dispose of real and personal property, including franchises, patents, copyrights, trademarks and licenses, in the State of Florida, and in all other states and countries.

To contract debts and borrow money, issue and sell or pledge bonds, debentures, notes and other evidences of indebtedness and execute such mortgages, transfers of corporate property, of other instruments to secure the payment of corporate indebtedness as required.

To purchase the corporate assets of any other corporation and engage in the same or other character of business.

To guarantee, endorse, purchase, hold, sell, transfer, mortgage, pledge or otherwise acquire or dispose of the shares of the capital stock of, or any bonds, securities, or other evidences of indebtedness created by any other corporation of the State of Florida, or any other state of government, and while owner of such stock to exercise all the rights, powers and privileges of ownership, including the right to vote such stock.

ARTICLE III

Capital Stock

The maximum number of shares that the corporation is authorized to have outstanding at any one time is 5000 shares.

ARTICLE IV

Initial Capital

The amount of capital with which this corporation will begin business is not less than Five Hundred Dollars (\$500.00).

ARTICLE V

Term of Existence

This corporation is to exist perpetually.

ARTICLE VI

Principal Place of Business

The initial street address in this state of the principal office of this corporation is 4332 West Waters Avenue, Suite 105, Tampa, FL 33614. The corporation may, from time to time, move the principal office to any other address in Florida, and may establish branch offices at such other places within or without the State of Florida as may be determined and deemed expedient.

ARTICLE VII

Directors

This corporation shall not have Directors, but will be managed by the Stockholders.

ARTICLE VIII

Initial Officers

The names and address of the officers of the corporation, who, subject to this Charter, by-laws of the corporation, and the laws of the State of Florida, shall hold office for the first year of the corporation's existence, or until an election is held by the stockholders for the election of permanent officers, or until their successors have been duly elected and qualified, are:

Name and Address	Title
Jorge Chaar 101 Palm Blvd, Dunedin, FL 34698	President
Patricia Watson 1570 Braemoor Lane, Dunedin, FL 34698	Vice President
Robert E. Shellenberger, Jr. P O Box 1055, Dunedin, FL 34697	Secretary
Robert E. Shellenberger 2742 A. Sherbrook Lane, Palm Harbor, FL 34684	Treasurer

ARTICLE IX

Subscribers

The names and street addresses of the subscribers of these Articles of Incorporation, the number of shares of stock which they agree to take and the value of the consideration therefore are:

Name and Address	Shares	Consideration
Robert E. Shellenberger 2742 A. Sherbrook Lane Palm Harbor, FL 34684	500	\$500

