

TRANSMITTAL LETTER

P98000030164

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

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-03/30/98-01064-018
*****78.75 *****78.75

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SUBJECT: DIAMOND HOME EQUITY SERVICES, INC.
(Proposed corporate name - must include suffix)

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

\$70.00
Filing Fee

\$78.75
Filing Fee
& Certificate

\$122.50
Filing Fee
& Certified Copy

\$131.25
Filing Fee,
Certified Copy
& Certificate

ADDITIONAL COPY REQUIRED

SECRETARY OF STATE
TALLAHASSEE, FLORIDA
98 MAR 30 AM 9:45
FILED

FROM: VICKIE L. MORGAN
Name (Printed or typed)

514 ROCKWOOD CT
Address

ORANGE PARK FL 32065
City, State & Zip

(904) 269-9200
Daytime Telephone number

F. CHESSEN APR 2 1998

NOTE: Please provide the original and one copy of the articles.

**ARTICLES OF INCORPORATION
OF
DIAMOND HOME EQUITY SERVICES, INC.**

FILED
98 MAR 30 AM 9:45
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation:

ARTICLE ONE, NAME: The name of the corporation shall be Diamond Home Equity Services, Inc.

ARTICLE TWO, PRINCIPAL OFFICE: The principal office and place of business of the corporation shall be 514 Rockwood Court; Orange Park, Florida 32065.

ARTICLE THREE, DURATION: The duration of the corporation shall be perpetual.

ARTICLE FOUR, PURPOSE: The general purpose or purposes for which this corporation is being formed are to include the transaction of any or all lawful business permitted under the laws of the State of Florida.

ARTICLE FIVE, SHARES: The aggregate number of shares which the corporation shall have authority to issue is ONE THOUSAND (1,000) common shares having a par value of ONE DOLLAR (\$1.00) per share.

ARTICLE SIX, INITIAL REGISTERED AGENT AND STREET ADDRESS: The registered agent and the street address of the initial registered office of the corporation in the State of Florida are:

Name: VICKIE L. MORGAN
Address: 514 ROCKWOOD COURT
ORANGE PARK, FL 32065

ARTICLE SEVEN, DIRECTORS: The number of directors constituting the initial board of directors is one, and the name and address of each person who is to serve as a member thereof are as follows:

Name: VICKIE L. MORGAN
Address: 514 ROCKWOOD COURT
ORANGE PARK, FL 32065

ARTICLE EIGHT, INCORPORATOR: The name and address of the sole incorporator are:

Name: VICKIE L. MORGAN
Address: 514 ROCKWOOD COURT
ORANGE PARK, FL 32065

IN WITNESS WHEREOF, the undersigned, as sole incorporator of this corporation, has executed these Articles of Incorporation.

Dated: March 27, 1998

Vickie L. Morgan
VICKIE L. MORGAN

---oOo---

FILED
98 MAR 30 AM 9:45
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

STATE OF FLORIDA
COUNTY OF CLAY

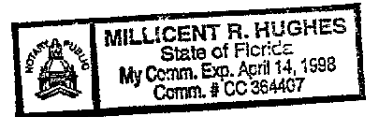
I hereby certify that on this day, before me, a Notary Public authorized in the State and County named above to take acknowledgements, personally appeared **VICKIE L. MORGAN**, known to me to be the person described as the subscriber in and who executed the foregoing Articles of Incorporation, and acknowledged before me that she subscribed to those Articles of Incorporation.

WITNESS my hand and official seal in the County and State named above, this 27th day of March, 1998.

Millicent R. Hughes
Notary Public

My commission expires:

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Having been named as registered agent and to accept service of process for the above-stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent, including the obligations of Section 607 of the Florida Statutes.

Vickie L. Morgan
VICKIE L. MORGAN

3-27-98
DATE