

P98000037278

TRANSMITTAL LETTER

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

SUBJECT: Accel-a-Mortgage, Inc.

Dear Sir or Madam:

Enclosed is an original and one (1) copy of the articles of incorporation for the above corporation and a check for \$131.25 for the filing fee, certified copy and certificate of existence.

From: John R. Marshall
Name (Printed or typed)

4325 Springmoor Dr E
Address

Jacksonville, Florida 32225
City, State & Zip

904-612-6489
Daytime Telephone number

FILED
98 APR 23 AM 10:35
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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

CB
4/24/98

Articles of Incorporation

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

I. Name

The name of the Corporation shall be: Accel-a-Mortgage, Inc., hereinafter referred to as the "Corporation."

II. Principal Office

The principal office and mailing address of the Corporation is 4325 Springmoor Dr E, Jacksonville, FL 32225. The Corporation may maintain offices and/or transact business at other locations, either within or without the State of Florida.

III. Registered Agent

The name and address of the registered agent for service of process upon the Corporation is: John R. Marshall, 4325 Springmoor Dr E, Jacksonville, Florida 32225.

IV. Duration

The duration of the Corporation shall be perpetual.

V. Capital Stock

The Corporation is authorized to issue only one class of shares of stock which shall be designated Common Stock. The total number of shares the Corporation shall have authority to issue is Ten Thousand (10,000), each share to have a par value of \$1.00.

VI. Incorporator

The name and mailing address of the incorporator is:

Incorporator Name
John R. Marshall

Incorporator Address
4325 Springmoor Drive E.
Jacksonville, Florida 32225

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Articles of Incorporation

VII.

No Personal Liability

The private property of the stockholders shall not be subject to the payment of corporate debts.

IX.

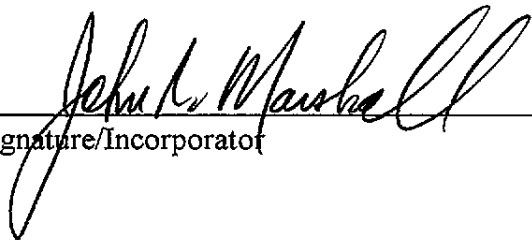
Operating Provisions

The provisions for the operation, regulations, and management of the business and internal affairs of the Corporation shall be as set forth in the Bylaws, which may be amended from time to time by the Incorporator.

X.

Fiscal Year

The fiscal year of the Corporation shall be from January 1 to December 31 of each year.




Signature/Incorporator

4/20/98

Date

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.



Signature/ Registered Agent

4/20/98

Date