TRANSMITTAL LETTER

80000 82788 Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314 NEW SMYRNA BEACH MORTGAGES, INC. SUBJECT: (Proposed corporate name - must include suffix) 000 Enclosed is an original and one(1) copy of the articles of incorporation and a check for : \$78.75 \$122.50 \$131.25 \$70.00 Filing Fee Filing Fee Filing Fee Filing Fee, & Certified Copy Certified Copy & Certificate & Certificate ADDITIONAL COPY REQUIRED FROM: DANIEL R ST GEORGE Name (Printed or typed) 315 FLAGLER AVE

F. CHESSER SEP 2 4 1998

Address

City, State & Zip

Daytime Telephone number

NEW SMYRNA BEACH FL 32169

904-427-8039

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.

ARTICLE I NAME

The name of the corporation shall be:

NEW SMYRNA BEACH MORTGAGES, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

315_B FLAGLER AVE

NEW SMYRNA BEACH FL 32169

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1,000

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

DANIEL R ST GEORGE

315 FLAGLER AVE

NEW SMYRNA BEACH FL 32169

ARTICLE V INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation are:

DANIEL ST GEORGE

3158FLAGLER AVE

NEW SMYRNA BEACH FL 32169

Signature/Incorporator

(An additional article must be added if an effective date is requested.)

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

Date