

P98000083490

CAPITAL CONNECTION, INC.

417 E. Virginia Street, Suite 1 • Tallahassee, Florida 32302
(850) 224-8870 • 1-800-342-8062 • Fax (850) 222-1222

Community Lending
Corporation

FILED
SECRETARY OF STATE
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98 SEP 28 AM 11:11

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DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

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Requested by: _____

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☒ Art of Inc. File _____
____ LTD Partnership File _____
____ Foreign Corp. File _____
____ L.C. File _____
____ Fictitious Name File 100002649841--9
____ Trade/Service Mark 09/28/98--01006--028
____ Merger File _____
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R. Purinton SEP 28 1998

**ARTICLES OF INCORPORATION
OF
COMMUNITY LENDING CORPORATION**

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ARTICLE I. NAME

The name of this corporation shall be COMMUNITY LENDING CORPORATION.

ARTICLE II. COMMENCEMENT & DURATION

The commencement of this corporation's existence shall be at the time of the filing of these Articles Of Incorporation by the SECRETARY OF STATE. This corporation's duration shall be perpetual.

ARTICLE III. PURPOSE

This corporation is being organized for the purpose of MORTGAGE BROKERAGE engaging in the transaction of any and all business activities permitted under the laws of FLORIDA and the United States Of America.

ARTICLE IV. CAPITAL STOCK

This corporation shall have the authority to issue 100 par value shares of common capital stock.

ARTICLE V. PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash by this corporation of any shares of new capital stock of the same kind, class, or series, as that which the shareholder already holds, shall have the preemptive right to purchase a pro rata share thereof (as nearly as may be done without the issuance of fractional shares) at the price at which such shares are offered to others.

ARTICLE VI. TRANSFER RESTRICTIONS

No shareholder shall have the right to sell, assign, pledge, encumber, transfer, or otherwise dispose of any shares of the capital stock of this corporation, without first offering such shares for sale to this corporation at the net asset value thereof.

Articles Of Incorporation Of COMMUNITY LENDING CORPORATION

Such offer shall be in writing, signed by the shareholder, sent by registered or certified mail to this corporation at its registered office address, and open for acceptance by this corporation for a period of fifteen days from the date of mailing. If this corporation fails or refuses, within such period, to make satisfactory arrangements for the purchase of such shares, the shareholder shall have the right to dispose of such shares without any further restrictions.

On the death of any shareholder, this corporation shall have the right to purchase any shares of the capital stock of this corporation owned by the shareholder immediately prior to the shareholder's death, on the terms set forth above, and this provision shall be binding upon the personal representative of the shareholder.

Each stock certificate issued by this corporation shall carry the following legend:

"These Shares Are Held Subject To Certain Transfer Restrictions Imposed By This Corporation's Articles Of Incorporation, A Copy Of Which Is On File At This Corporation's Principal Office."

ARTICLE VII. INITIAL BOARD OF DIRECTORS

The number of directors on this corporation's Initial Board Of Directors shall be RAY CRUZ and KAY LEE HUBBARD. The number of directors may be increased or decreased from time to time, as provided in this corporation's bylaws, but shall never be less than one.

The name and address of each individual who shall serve as a member of the Initial Board Of Directors are: RAY CRUZ, 2807 S. MANHATTAN AVE., TAMPA, FL 33629, KAY LEE HUBBARD, 2807 S. MANHATTAN AVE., TAMPA, FL 33629.

ARTICLE VIII. INDEMNIFICATION

This corporation shall indemnify any officer, director, employee, or agent, and any former officer, director, employee, or agent, to the full extent permitted by law.

Articles Of Incorporation Of COMMUNITY LENDING CORPORATION

ARTICLE IX. PRINCIPAL OFFICE & INITIAL REGISTERED OFFICE & AGENT

The address of this corporation's principal office and the address of this corporation's initial registered office shall be: 2807 S. MANHATTAN AVE., TAMPA, FL 33629.

The name of the individual who shall serve as this corporation's initial registered agent at that address is: RAY CRUZ.

ARTICLE X. INCORPORATOR

The name and address of the individual who shall serve as this corporation's incorporator are: RAY CRUZ, 2807 S. MANHATTAN AVE., TAMPA, FL 33629.

ARTICLE XI. AMENDMENT

This corporation reserves the right to amend or repeal any provisions in these Articles Of Incorporation, or any amendments hereto. Any rights conferred upon the shareholders shall be subject to this reservation.


RAY CRUZ - Incorporator

I hereby accept my designation as resident agent and agree to serve as the resident agent of COMMUNITY LENDING CORPORATION. I hereby state that I am familiar with and accept the duties and responsibilities as registered agent for COMMUNITY LENDING CORPORATION.

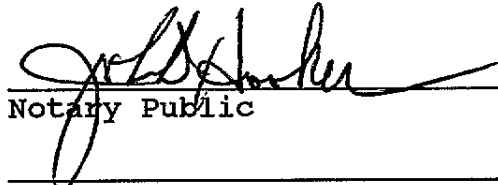

RAY CRUZ - Registered Agent

State Of FLORIDA
County Of HILLSBOROUGH

On Sept 21, 1998, RAY CRUZ, designated above as the individual who shall serve as the corporation's initial registered agent and incorporator, who is personally known to me, or produced

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a FLORIDA driver's license as identification, personally appeared before me at the time of notarization, and, after being given the oath, acknowledged signing these Articles Of Incorporation Of COMMUNITY LENDING CORPORTATION.



Notary Public



JOHN D. HOOKER
MY COMMISSION # GC463866 EXPIRES
May 30, 1999
BONDED THRU TROY FAIN INSURANCE, INC.

(Notary Public - Printed Or Typed Name)

Commission Expiration Date & Commission Number:

(SEAL)

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