

**CORPORATE
ACCESS,
INC.**

1116-D Thomasville Road . Mount Vernon Square . Tallahassee, Florida 32303

P.O. Box 37066 (32315-7066) ~ (904) 222-2666 or (800) 969-1666 . Fax (904) 222-1666

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PRF-R

1.) Florida Low Rate Mortgage, Inc.
(CORPORATE NAME & DOCUMENT #)

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SPECIAL INSTRUCTIONS

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T. SMITH NOV 10 1998



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

November 10, 1998

CORPORATE ACCESS, INC.

SUBJECT: FLORIDA LOW RATE MORTGAGE, INC.
Ref. Number: W98000025344

We have received your document for FLORIDA LOW RATE MORTGAGE, INC. and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The person designated as incorporator in the document and the person signing as incorporator must be the same.

The person designated as registered agent in the document and the person signing as registered agent must be the same.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6927.

Tracy Smith
Document Specialist

Letter Number: 498A00054432

ARTICLES OF INCORPORATION
OF
FLORIDA LOW RATE MORTGAGE, INC.

ARTICLE 1: NAME AND MAILING ADDRESS

The name of this corporation is FLORIDA LOW RATE MORTGAGE, INC., and its principal office or mailing address is 3426 Bayshore Boulevard NE, St. Petersburg, FL 33703.

ARTICLE 2: DURATION

This Corporation shall exist perpetually, commencing as of the date of acceptance and filing of these Articles by the Secretary of State of the State of Florida.

ARTICLE 3: PURPOSE

This Corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE 4: CAPITAL STOCK

This Corporation is authorized to issue 100 shares of .01 par value common stock.

ARTICLE 5: INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this Corporation is 100 2nd Ave. S. Suite 400 North, St. Petersburg, FL 33701, and the name of the initial registered agent is Michael H. Alden

ARTICLE 6: INITIAL BOARD OF DIRECTORS

This Corporation initially shall have one (1) director. The number of directors may be either increased or diminished from time to time as provided in the Bylaws but shall never be less than one. The name and address of the initial director of this Corporation is:

NAME

ADDRESS

George Steigner

3426 Bayshore Boulevard NE
St. Petersburg, FL 33703

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TALLAHASSEE FLORIDA

ARTICLE 7: INCORPORATOR

The name and address of each person signing these Articles is: ...

<u>NAME</u>	<u>ADDRESS</u>
MICHEAL H. ALDEN	100 2nd Ave. South Suite 400 North St. Petersburg, FL 33701

ARTICLE 8: INDEMNIFICATION

The Corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

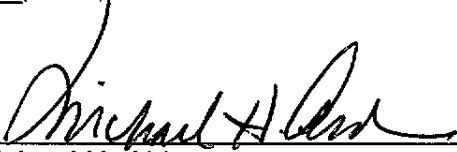
ARTICLE 9: BYLAWS

The initial Bylaws shall be adopted by the Board of Directors. The power to alter, amend or repeal the Bylaws or adopt new Bylaws is vested in the Board of Directors, subject to repeal or change by action of the shareholders.

ARTICLE 10: AMENDMENT

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment thereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this 6th day of Nov., 1998.



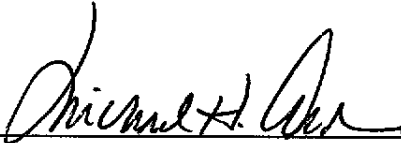
Michael H. Alden
"Incorporator"

ACCEPTANCE BY REGISTERED AGENT

Having been named to accept service of process for the above-named corporation at a place designated in these Articles of Incorporation, I hereby accept to act in this

capacity, and agree to comply with the provisions of Chapter 48.091, Florida Statutes, relative to keeping open said office for service of process.

Dated this 6th day of Nov., 1998.



Michael H. Alden, Registered Agent

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