

TRANSMITTAL LETTER

P99000003003

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

500002734995--5
-01/08/99--01078--023
*****78.75 *****78.75

SUBJECT: First Capstone Mortgage, 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 of Status

☐ \$78.75
Filing Fee
& Certified Copy

☐ \$87.50
Filing Fee,
Certified Copy
& Certificate of
Status

ADDITIONAL COPY REQUIRED

FROM:

Name (Printed or typed)

Address

City, State & Zip

Daytime Telephone number

99 JAN -8 AM 8:59
FILED
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

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

ajc
1/1/99

**ARTICLES OF INCORPORATION
OF
FIRST CAPSTONE MORTGAGE, Inc.**

I, the undersigned, for the purposes of forming a corporation under the Florida General Corporation Act, Chapter 607 Florida Statutes, do hereby adopt the following articles of incorporation:

ARTICLE I

The name of the corporation is: First Capstone Mortgage, Inc.

ARTICLE II

The duration of the corporation is perpetual.

ARTICLE III

General purposes for which the corporation is organized are:

1. To transact any lawful business for which corporations may be incorporated under the Florida General Corporation Act, Chapter 607 Florida Statutes, or engage in any other trade or business which can, in the opinion of the board of directors of the corporation, be advantageously carried on in connection with or auxiliary to the foregoing business.
2. To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

ARTICLE IV

The aggregate number of shares of common stock which the corporation is authorized to issue is ONE THOUSAND (\$1,000.00). Such shares shall be of a single class, and shall be with a par value of \$0.01.

ARTICLE V

The street address of the initial registered office of the corporation is 816 Broad St. Jacksonville, Fl. 32202, and the name of its initial registered agent is Antoine D. Roberts, and his address is 816 Broad St., Jacksonville, Fl. 32202. The principal office and registered shall be the same.

ARTICLE VI

The number of directors constituting the initial Board of Directors of the corporation is **TWO**. The names and addresses of said persons are:

Antoine D. Roberts	3616-2 College Place , Jacksonville, Fl. 32205
Orzie L. Lewis	11025 Lydia Estates Dr. W. Jacksonville, Fl. 32218

ARTICLE VII

The name and address of the incorporator is: Antoine D. Roberts 3616-2 College Pl., Jacksonville, Fl. 32205

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TALLAHASSEE, FLORIDA

ARTICLE VIII Amendments of Articles of Incorporation

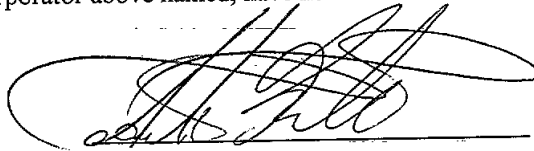
The shareholders shall have the power to adopt, amend, alter, change or repeal the Articles of Incorporation when proposed and approved at a stockholders' meeting, with not less than three-fourths (1/2) vote of the common stock.

ARTICLE IX Preemptive Rights

The holders of the common stock of this corporation shall have preemptive rights to purchase, at prices, terms and conditions that shall be fixed by the Board of Directors, such shares of the stock of this corporation as may be issued for money, or any property or services from time to time, in addition

The undersigned, having been designated in the foregoing Articles of Incorporation as Registered Agent, hereby agrees to accept said designation.

IN WITNESS WHEREOF, the incorporator above named, have hereunto set his hand and seal, this 7th day of January, 1999.



STATE OF FLORIDA

(Incorporator/Registered Agent)

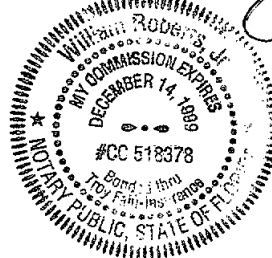
COUNTY OF DUVAL

BEFORE ME, the undersigned authority, personally appeared Antonio D. Roberts for whom, after first being duly sworn, deposed and states that he is the person described in the foregoing Articles of Incorporation and he subscribed to those Articles of Incorporation.

WITNESS my official seal in the County and State named above, this 7th day of January, 1999.

Notary Public

My Commission Expires



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TALLAHASSEE, FLORIDA