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99 FEB 19 AM 9:54
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

February 15, 1999

Secretary of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314

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-02/19/99--01057--013
*****70.00 *****70.00

Re: EAST TRUST MORTGAGE CORP.

LTR

Dear Sir:

Enclosed please find the Articles of Incorporation for the above-named corporation, together with my check in the amount of \$70.00 to cover the filing costs.

Kindly acknowledge receipt and filing of same by placing your date stamp on the enclosed copy of the Articles of Incorporation and return same to the undersigned in the envelope provided.

If you should require additional information, please don't hesitate to contact me.

Sincerely,

David S. Eldredge
Attorney At Law

DSE/rs

Enclosures

F. CHOESER

FEB 22 1999

ARTICLES OF INCORPORATION

OF

EAST TRUST MORTGAGE CORP.

The undersigned incorporator of these Articles of Incorporation, a natural person competent to contract, hereby associates herself to form a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of this corporation is:

EAST TRUST MORTGAGE CORP.

ARTICLE II. NATURE OF BUSINESS

The general nature of the business to be transacted by this corporation is the to operate a mortgage broker business to arrange for mortgage loans. Deal in all aspects of real estate ownership and investment; and to engage in every and any respect and phase of any and every lawful business, including, but not limited to, the following activities:

To conduct business in, have one or more offices in, and buy, hold, mortgage, sell, convey, lease, or otherwise dispose of real and personal property of the corporation, including franchises, patents, copyrights, trademarks and licenses, in the State of Florida and in all other states and countries.

To loan money, to contract debts and borrow money, issue and sell or pledge bonds, debentures, notes and other evidences of indebtedness, and execute such mortgages, transfers of corporate property, or other instruments to secure the payments of corporate indebtedness as required.

To purchase the corporate assets of any other corporation and engage in the same character of business.

To guarantee, endorse, purchase, hold, sell, transfer, mortgage, pledge or otherwise acquire or dispose of the shares of the capital stock of, or any bonds, securities or other evidences of indebtedness created by any other corporation of the State of Florida or any other state or government.

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ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is: 1000 shares of common stock with a par value of One Dollar and NO/100 (\$1.00). The consideration to be paid for each share shall be fixed by the Board of Directors. There shall be no other class of stock.

ARTICLE IV. INITIAL CAPITAL

The amount of capital with which this corporation will begin business is ONE THOUSAND DOLLARS.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. ADDRESS

The initial post office address of the principal office of this corporation in the State of Florida is 12 Poppy Lane, Palm Coast, FL 32164. The Board of Directors may, from time to time, move the principal office to any other address in Florida.

ARTICLE VII. DIRECTOR AND SHAREHOLDER

The corporation shall have one director and shareholder initially. Then number of directors may be increased from time to time, by By-laws adopted by the stockholders.

The name and post office address of the initial director and shareholder is:

<u>NAME</u>	<u>ADDRESS</u>
EDNA PATRICIA HOSKINS Director/Shareholder	12 Poppy Lane Palm Coast, Florida 32164

ARTICLE VIII. INITIAL OFFICER

The name and post office address of the initial officer is:

<u>NAME</u>	<u>ADDRESS</u>
EDNA PATRICIA HOSKINS President/Secretary/Treasurer	12 Poppy Lane Palm Coast, Florida 32164

ARTICLE IX. INCORPORATOR

The name and post office address of the sole incorporator of these Articles of Incorporation is:

<u>NAME</u>	<u>ADDRESS</u>
EDNA PATRICIA HOSKINS	12 Poppy Lane Palm Coast, Florida 32164

ARTICLE X. AMENDMENT

These Articles of Incorporation may be amended only by the unanimous vote of the stockholders.

ARTICLE XI. REGISTERED AGENT AND OFFICE

The registered agent and office for this corporation shall be EDNA PATRICIA HOSKINS,
to accept service of process within the State as to this corporation.

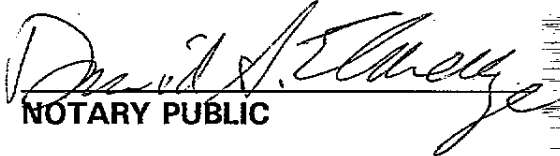
The Registered Agent and office of the Corporation may be changed by the Corporation at any time in accordance with the provisions of Florida law.


EDNA PATRICIA HOSKINS

**STATE OF FLORIDA
COUNTY OF FLAGLER**

I HEREBY CERTIFY that on this day, before me, a Notary Public duly authorized in the State and County named above to take acknowledgments, personally appeared **EDNA PATRICIA HOSKINS**, to me personally known to be the person described as incorporator in and who executed the foregoing Articles of Incorporation, and acknowledged before that **EDNA PATRICIA HOSKINS** subscribed to those Articles of Incorporation. Declarant is personally known to me, or produced a driver's license as identification.

**Witness my hand and official seal in the County and State named above this
EDNA PATRICIA HOSKINS.**

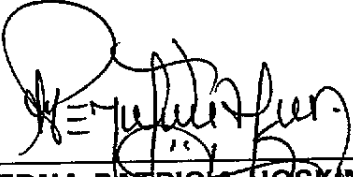

NOTARY PUBLIC



**CERTIFICATE DESIGNATING PLACE OF BUSINESS OF DOMICILE
FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING
AGENT UPON WHOM PROCESS MAY BE SERVED**

**IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE
FOLLOWING IS SUBMITTED:**

**FIRST: THAT EAST TRUST MORTGAGE CORP., DESIRING TO ORGANIZE OR
QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA, WITH ITS PRINCIPAL
PLACE OF BUSINESS AT 12 POPPY LANE, PALM COAST, FLORIDA 32164 HAS
NAMED EDNA PATRICIA HOSKINS, 12 POPPY LANE, PALM COAST, FLORIDA 32164
AS ITS REGISTERED AGENT AND OFFICE TO ACCEPT SERVICE OF PROCESS
WITHIN FLORIDA.**


EDNA PATRICIA HOSKINS
DATE: February 17, 1999

**HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE-
STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I
HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY
WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND
COMPLETE PERFORMANCE OF MY DUTIES.**


EDNA PATRICIA HOSKINS
REGISTERED AGENT

DATE: February 17, 1999

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