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JC MORTGAGE, INC.
930 Woodcock Rd., Suite 234
Orlando, Florida 32803
407-894-3008

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NEW FILINGS	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

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DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

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TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
FRIENDLY FUNDING GROUP CORPORATION

The undersigned Incorporator(s), for the purpose of forming a corporation under the Florida general Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be: FRIENDLY FUNDING GROUP CORPORATION.

The principal place of business of this corporation shall be: 2820 MICHIGAN AVE SUITE H-2, KISSIMMEE FL 34744.

ARTICLE II NATURE OF BUSINESS

The corporation may engage in or transact any or all lawful activities or business permitted under the laws of the United States, the State of Florida, or any other state, country, territory or nation.

ARTICLE III CAPITAL STOCK

The aggregate number of shares of stock and its par value that this corporation is authorized to have outstanding at any one time is one thousand (1,000) at \$1.00 Par.

ARTICLE IV TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE V OFFICERS DIRECTORS

The names and street addresses of the initial officers and directors, if any, who shall hold office the first year of the corporation's existence or until their successors are elected, are:
EUFEMIO COLON D/P 8413 FORTH THOMAS WAY ORLANDO, FL 32822
JOSE F. LOPEZ D/VP 11287 CYPRESS LEAF DR, ORLANDO, FL 32825
TERESA COLON D/S 8413 FORTH THOMAS WAY, ORLANDO FL 32822
TERESA COLON D/T 8413 FORTH THOMAS WAY ORLANDO, FL 32822

**CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE**

Pursuant to the provisions of Section 607.325, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

The name of the corporation is: FRIENDLY FUNDING GROUP CORPORATION

The name and address of the registered agent and office is
EUFEMIO COLON 8413 FORTH THOMAS WAY ORLANDO, FL 32822.

SIGNATURE

Eufemio Colon
(corporate officer)

TITLE

President

February 19, 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, AND I ACCEPT THE DUTIES AND OBLIGATIONS OF SECTION 607.325, FLORIDA STATUTES.

SIGNATURE

Eufemio Colon
February 19, 1999

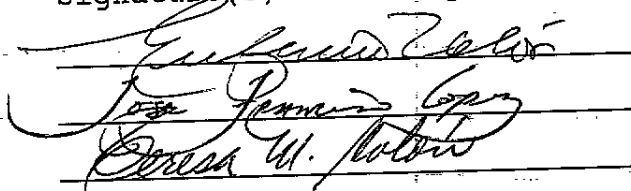
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ARTICLE VI INCORPORATOR(S)

The names and street addresses of the incorporator to this articles of incorporation are:
EUFEMIO COLON D/P 8413 FORTH THOMAS WAY ORLANDO, FL 32822
JOSE F. LOPEZ D/VP 11287 CYPRESS LEAF DR, ORLANDO, FL 32825
TERESA COLON D/S 8413 FORTH THOMAS WAY, ORLANDO FL 32822
TERESA COLON D/T 8413 FORTH THOMAS WAY ORLANDO, FL 32822

IN WITNESS WHEREOF, the undersigned incorporator(s) has(have) executed these Articles of Incorporation this February 19, 1999.

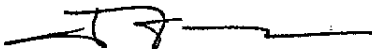
Signature(s) of Incorporator(s)



**STATE OF FLORIDA
COUNTY OF ORANGE**

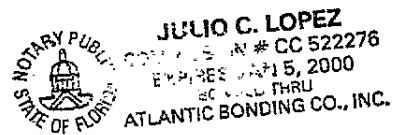
THE FOREGOING instrument was acknowledged and sworn to before me this February 19, 1999, by EUFEMIO COLON Incorporator of FRIENDLY FUNDING GROUP CORPORATION the newly formed corporation.

Notary Public



Julio C. Lopez

My Commission Expires: January 5, 2000



MINUTES OF SPECIAL MEETING
OF FRIENDLY FUNDING GROUP CORPORATION

Special Meeting of the Board of Directors
of FRIENDLY FUNDING GROUP CORPORATION

was duly held on February 19, 1999 at 8:30 A.M.. All of
the

Shareholders of the corporation were present and signed
the Waiver of Notice which is on file herewith. On motion
duly made and seconded it was voted: That the new officers
of the corporation beginning as of the above date will be
as follows:

President and Chairman of the Board, EUFEMIO COLON 8413
FORTH THOMAS WAY ORLANDO, FL 32822.

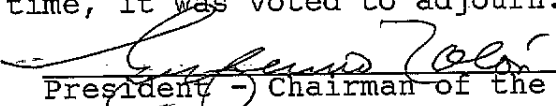
Vice President, JOSE F. LOPEZ 11287 CYPRESS LEAF DR,
ORLANDO, FL 32825


Secretary, TERESA COLON 8413 FORTH THOMAS WAY, ORLANDO FL
32822

Treasurer, TERESA COLON 8413 FORTH THOMAS WAY ORLANDO, FL
32822

There being no further business to come before the meeting
at this time, it was voted to adjourn.

ATTEST:


President - Chairman of the Board



Secretary

State of Florida:
County of Orange:

Sworn and attested before me notary public State of
Florida at Large, this February 19, 1999, A.D.



JULIO C. LOPEZ
COMMISSION # CC 522276
EXPIRES JAN 5, 2000
BONDED THRU
ATLANTIC BONDING CO., INC.


Julio C. Lopez
Notary

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TALLAHASSEE, FLORIDA

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