

LAW OFFICES

COTTRELL, WARCHOL, MERCHANT & ROLLINGS

JAMES L. COTTRELL
 MARTHA S. WARCHOL
 WILLIAM C. MERCHANT
 Certified Circuit Court Mediator and
 Court Appointed Arbitrator
 HARVEY ROLLINGS
 Certified Family Law Mediator
 Certified Circuit Court Mediator
 ROBERT E. BONE, JR.
 TRACY L. COGHILL

1633 SOUTHEAST 47TH TERRACE
 CAPE CORAL, FLORIDA 33904
 OR
 POST OFFICE BOX 767
 CAPE CORAL, FLORIDA 33910
 (941) 542-0700
 FAX (941) 542-8627
 REAL ESTATE FAX (941) 542-5689
 E-MAIL: CWMR@COMPUSERVE

P99000036940
 April 15, 1999

600002845356--5
 -04/20/99--01075--017
 *****122.50 *****78.75

Corporate Records Bureau
 Division of Corporations
 Department of State
 409 E. Gaines St.
 Tallahassee, Florida 32399

Attn: Corporate Division

RE: REFLECTION MORTGAGE CORP.

Dear Sir:

Enclosed herewith is the original and one copy of the Articles of Incorporation of the above referenced corporation, together with a check in the amount of \$122.50, said check allocated as follows:

- \$35.00 filing fee
- \$35.00 registered agent fee
- \$52.50 certified copy

Please return a certified copy of the Articles of Incorporation to this office.

Thank you for your cooperation in this matter.

Very truly yours,

Robert E. Bone, Jr.

REBjr/gd
 Enclosures

DEPARTMENT OF STATE
 TALLAHASSEE, FLORIDA
 9 APR 20 AM 8:33
FILED

Handwritten initials and date:
 CB
 4.22.99

ARTICLES OF INCORPORATION
OF
REFLECTION MORTGAGE CORP.

FILED
39 APR 20 AM 8:33
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned do hereby associate themselves together for the purpose of forming a corporation under the laws of the State of Florida under the corporate name REFLECTION MORTGAGE CORP., and hereby set forth and declare:

C H A R T E R

Article I

The name of the corporation shall be REFLECTION MORTGAGE CORP., located at City of FORT MYERS, County of LEE, State of FLORIDA.

Article II

The corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

Article III

The authorized capital stock which the corporation may issue shall be 100 shares of \$1.00 par value common stock, which shall be nonassessable and held, sold, and paid for at such time and in such manner as the Board of Directors may from time to time determine.

Article IV

The corporation shall commence business on filing with the Secretary of State.

Article V

The corporation shall have perpetual existence, except that the same may be dissolved, as provided by law.

Article VI

The principal place for the transaction of its business shall be 11440 METRO PARKWAY, the City of FORT MYERS, County of LEE, in the State of FLORIDA. That said corporation shall have the right and authority to do business at such other place or places within or without the State of Florida as the corporation may, by resolution, designate.

Article VII

The corporation shall have a Board of Directors of not less than one (1) director, which number may be increased or decreased from time to time. The number of directors each year shall be determined by the Shareholders at their annual meeting, unless the number is fixed by the Bylaws.

Article VIII

The Officers by whom the business of said corporation shall be conducted shall be a President, who shall be a Director; a Secretary and a Treasurer and such other officers, agents and factors shall be chosen in such manner, hold their office for such term and have such powers and duties as may be prescribed by the Bylaws or determined by the Board of Directors. The names and post office addresses of the Officers who shall conduct the business of

the corporation until their successors are elected and qualified following the first meeting of Board of Directors shall be:

MATTHEW VALENTINE, 2822 SW 35TH LANE, CAPE CORAL, FLORIDA 33914
CRISTY VALENTINE, 2822 SW 35TH LANE, CAPE CORAL, FLORIDA 33914
MICHAEL VALENTINE, 1726 SE 5TH CT., CAPE CORAL, FLORIDA 33990
CONNIE VALENTINE, 1726 SE 5TH CT., CAPE CORAL, FLORIDA 33990

Article IX

The name and post office address of the incorporator of this corporation is as follows:

MATTHEW VALENTINE, 2822 SW 35TH LANE, CAPE CORAL, FLORIDA 33914

Article X

The amount of indebtedness or liability to which the corporation at any time may subject itself shall be unlimited.

Article XI

The street address of the initial registered office of this corporation is **11440 METRO PARKWAY, FORT MYERS, FLORIDA 33912**, and the name of the initial registered agent of this corporation at that address is **MATTHEW VALENTINE**.

Article XII

Each shareholder, upon the sale for cash of any new stock of this corporation, shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

Article XIII

The initial Bylaws of this corporation shall be adopted by the Board of Directors. The Bylaws may be amended from time to time by

either the shareholders or the directors. The shareholders may amend, alter, or repeal any Bylaw adopted by the directors. The directors may not alter, amend or repeal any Bylaw adopted by the shareholders, nor may the directors adopt Bylaws which would be in conflict with the Bylaws adopted by the shareholders.

Article XIV

Any subscriber or shareholder present at any meeting, either in person, or by proxy, and any directors present in person at any meeting of the Board of Directors shall conclusively be deemed to have received proper notice of such meeting unless he shall make objection at such meeting to any defect or insufficiency of notice.

Article XV

Each director and officer of the corporation, whether or not then in office, shall be indemnified by the corporation against all cost and expense reasonably incurred or imposed upon him in connection with or arising out of any claim, demand, action, suit or proceeding in which he may be involved or to which he may be made a party by reason of his being or having been a director or officer of the corporation, said expense to include attorney's fees and the cost of reasonable settlement made with a view to curtailment of cost of litigation, except in relation to matters as to which he finally shall be adjudged in any such action, suit, or proceeding to have been derelict in the performance of his duty as such officer or director. Such right of indemnification shall not be exclusive of any other rights to which he may be entitled as a

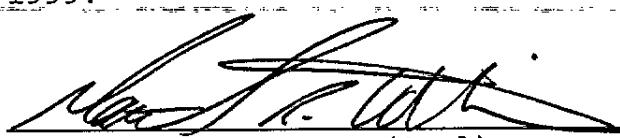
matter of law; and the foregoing right of indemnification shall inure to the benefit of the heirs, executors and administrators of any such director or officer.

Article XVI

A director or officer of the corporation shall not be disqualified by his office from dealing or contracting with the corporation either as a vendor, purchaser, or otherwise, nor shall any transaction or contract of the corporation be void or voidable by reason of the fact that any director or officer or any firm of which any director or officer is a member or any corporation of which any director or officer is a shareholder, officer, or director, is in any way interested in such transaction or contract, provided that such transaction or contract is or shall be authorized, ratified, or approved either (a) by a vote of a majority of a quorum of the Board of Directors, without counting in such majority or quorum any director so interested or member of a firm so interested, or a shareholder, officer, or director of a corporation so interested, or (b) by the written consent, or by the vote of any shareholders meeting of the holders of record, of a majority of all the outstanding shares of stock in the corporation entitled to vote, nor shall any director or officer be liable to account to the corporation for any profits realized by or from or through any such transaction or contract authorized, ratified, or approved as herein provided by reason of the fact that he, or any firm of which he is a member or any corporation of which he is a shareholder, officer, or director, was interested in such

transaction or contract... Nothing herein contained shall create liability in the events above described or prevent the authorized approval of such contracts in any other manner permitted by law.

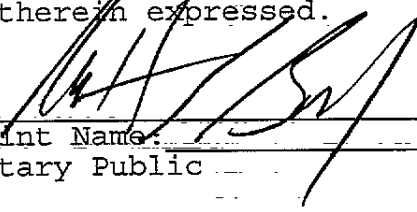
IN WITNESS WHEREOF, I the undersigned being the sole incorporator of the Corporation for the purpose of forming a corporation under the laws of the State of Florida do make, subscribe, acknowledge and file the foregoing Articles of Incorporation, hereby certifying that the facts therein stated are true, and accordingly set my hand and seal at _____ County, this _____ day of _____, 1999.


(Seal)

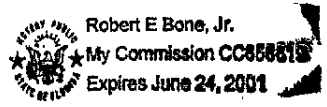
MATTHEW VALENTINE

STATE OF FLORIDA
COUNTY OF Lee

The foregoing instrument was acknowledged before me this 14th day of April, 1999 by **MATTHEW VALENTINE**, who is personally known to me or who has produced _____ as identification, who did not take an oath and who made and subscribed to the foregoing Articles of Incorporation, and certifies and acknowledges that he made and executed said certificate for the use and purposes therein expressed.


Print Name: _____
Notary Public

My commission expires:




In pursuance of Chapter 607.0501, Florida Statutes, the following is submitted, in compliance, with said Act:

First That REFLECTION MORTGAGE CORP., desiring to organize under the laws of the State of FLORIDA, with its principal office, as indicated in the Articles of Incorporation, at City of FORT MYERS, County of LEE, State of Florida, has named MATTHEW VALENTINE, located at 11440 METRO PARKWAY, City of FORT MYERS, County of LEE, State of Florida, as its agent to accept service of process within this State.

ACKNOWLEDGMENTS:

Having been named to accept service of process for the above stated corporation, at place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.

By:


MATTHEW VALENTINE, Registered Agent

FILED
99 APR 20 AM 8:33
SECRETARY OF STATE
TALLAHASSEE, FLORIDA