P90000043834 CAPITAL CONNECTION, INC.

417 E. Virginia Street, Suite I • Tallahassee, Florida 32302 (850) 224-8870 • 1-800-342-8062 • Fax (850) 222-1222

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ARTICLES OF INCORPORATION

SECRETARY OF STATE TALLAHASSEE, FLORIDA

OF

CHANCELLOR MORTGAGE & INVESTMENT SERVICES, INC.

ARTICLE I. CORPORATE NAME

The name of this corporation is: Chancellor Mortgage & Investment Services, Inc.

ARTICLE II. NATURE OF BUSINESS AND POWERS

The general nature of the business to be transacted by this Corporation is Mortgage and Investment services, as permitted under the laws of the State of Florida.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this Corporation is authorized to issue and have outstanding at any one time is (1,000) shares of common stock having a par value of \$1.00 per share.

ARTICLE IV. TERM OF EXISTENCE

This Corporation shall have perpetual existence commencing upon filing of these articles.

ARTICLE V. REGISTERED AGENT AND INITIAL REGISTERED OFFICE

The Registered Agent and the street address of the initial Registered Office of this Corporation in the State of Florida shall be:

James P. Covey, P.A. 1111 S. Federal Highway, Ste. 330 Stuart, Florida 34994 The Board of Directors from time to time may move the Registered Office to any other address in the State of Florida.

ARTICLE VI. BOARD OF DIRECTORS

This Corporation shall have one (1) director initially. The number of directors may be increased or diminished from time to time by By-Laws adopted by the stockholders, but shall never be less than one.

ARTICLE VII. INITIAL DIRECTORS

The name of the initial director of this Corporation and his street address is:

Gordon A. Savill 10 Central Parkway, Suite 315 Stuart, Florida 34995

Herbert C. Gaddis 10 Central Parkway, Suite 315 Stuart, Florida 34995

The person named as initial director shall hold office for the first year of existence of this Corporation or until his successor is elected or appointed and has qualified, whichever occurs first.

ARTICLE VIII. INCORPORATOR

The name and street address of the person signing these Articles of Incorporation as the Incorporator is:

Gordon A. Savill 10 Central Parkway, Suite 315 Stuart, Florida 34995

ARTICLE IX. AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the

stockholders and approved at a stockholders' meeting by at least a majority of the stockholders entitled to vote, unless all of the directors and all of the stockholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

IN WITNESS WHEREOF, the undersigned, as Incorporator, has executed the foregoing Articles of Incorporation on the 10-n day of May, 1999.

STATE OF FLORIDA

COUNTY OF MARTIN

BEFORE ME, a Notary Public, personally appeared GORDON A. SAVILL, who K is personally known to me or who [] has produced as identification, and who executed the foregoing Articles of Incorporation and acknowledged before me that he subscribed to these Articles of Incorporation on the *1∕√* day of May, 1999.

Notary Public, State of Florida

Print Name:

Commission Number:

My Commission Expires:

JAMES P. COVEY MY COMMISSION # CC 749475

EXPIRES: 06/12/2002

I-800-3-NOTARY Fla. Notary Services & Bonding Co

ACCEPTANCE OF REGISTERED AGENT

That Chancellor Mortgage & Investment Services, desiring to organize under the laws of the State of Florida, with its principal office, as indicated in the Articles of Incorporation, at 10 Central Parkway, Suite 315, Stuart, Florida 34995, has named James P. Covey, P.A., 1111 S. Federal Highway, Suite 330, Stuart, Florida 34994, as its agent to accept service of process within this state.

ACKNOWLEDGMENT:

Having been named to accept service of process for the above-named corporation, at the place designated in this certificate, the undersigned agrees to act_in this capacity, and agrees to comply with the provisions of Florida law relative to keeping the designated office open.

lames P. Covey, P.A.

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