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From the Desk of Anthony J. Del Barto

FAX COVER LETTER

DATE: 5/14/99

No. of Pages: 3

TO: Secy of State

FAX #: _____

RE: _____

COMMENTS: Please forward my registration

via AirBORNE using my # 126908

and send directly to me at:

200 N.W. 22nd Pl.

Cape Coral, FL 33993

phone (941) 283-3992

Thanks,
A.J. Del Barto

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99 MAY 17 AM 10:46
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION

- I. THE NAME OF THE CORPORATION SHALL BE SUNCOAST MORTGAGE LOANS, INC.
- II. THE CORPORATION'S REGISTERED OFFICE SHALL BE LOCATED AT 200 N.W. 22ND PLACE, CAPE CORAL, FL 33993, LEE COUNTY FLORIDA. THIS LOCATION SERVES ALSO AS THE PRINCIPLE PLACE OF BUSINESS AS WELL AS THE OFFICE OF THE REGISTERED AGENT, ANTHONY J. DEL BARTO.
- III. PURPOSE/OBJECTIVES: BECOME A VIABLE FORCE IN THE INITIATION AND BROKERAGE OF MORTGAGE LOANS IN THE STATE OF FLORIDA; AS PER FEDERAL AS WELL AS APPLICABLE LAWS IN THE STATE OF FLORIDA.

THE FORGOING PURPOSE AND ACTIVITIES WILL BE INTERPRETED AS EXAMPLES ONLY AND NOT AS LIMITATIONS, AND NOTHING THEREIN SHALL BE DEEMED AS PROHIBITING THE CORPORATION FROM EXTENDING ITS ACTIVITIES TO ANY RELATED OR OTHERWISE PERMISSIBLE LAWFUL BUSINESS PURPOSE WHICH MAY BECOME NECESSARY, PROFITABLE OR DESIRABLE FOR THE FUTHERANCE OF THE CORPORATE OBJECTIVES.

- IV. CORPORATION STOCK ISSUED: THE CORPORATION HAS ISSUED (100) ONE HUNDRED SHARES OF COMMON STOCK, EACH SHARE HAVING "NO PAR VALUE", TO ANTHONY J. DEL BARTO, AS COMPENSATION FOR ORGANIZING AND INITIALING THIS CORPORATION.

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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V. BOARD OF DIRECTORS:

ANTHONY J. DEL BARTO 200 N.W. 22ND PL.,
CAPE CORAL, FL 33993

CHRISTINA M. DEL BARTO 200 .W. 22ND PL., CAPE CORAL,
CAPE CORAL, FL. 33993

ANTHONY J. DEL BARTO 200 N.W. 22ND PL.,
CAPE CORAL, FL 33993

VI. OFFICERS OF THE CORPORATION:

ANTHONY J. DEL BARTO PRESIDENT

CHRISTINA M. DEL BARTO TREASURER

ANTHONY J. DEL BARTO SECRETARY

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

VII. THE NAME AND ADDRESS OF THE SOLE INCORPORATOR IS

ANTHONY J. DEL BARTO, 200 N.W. 22ND PLACE, CAPE CORAL,
FL. 33993.

I HEREBY ACKNOWLEDGE AND ASSUME THE POSITION OF REGISTERED
AGENT FOR SUNCOAST MORTGAGE LOANS, INC.



5-14-99

ANTHONY J. DEL BARTO (PRESIDENT)