

Law Offices
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Robert L. Rowe, Jr.
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P 99000 53062
June 7, 1999

FILED
JUN -9 AM 9:28
TALLAHASSEE, FLORIDA
SECRETARY OF STATE

Secretary of State
Division of Corporations
409 East Gaines
Tallahassee, FL 32399

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-06/09/99--01071--015
****122.50 ****78.75

Re: Creative Home Lending, Inc.
Our File Number 4246

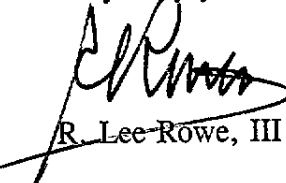
Enclosed is an original and copy of the Articles of Incorporation of this proposed corporation.

Please file the Articles of Incorporation, certify and return the copy to our office as soon as possible.

A check for \$122.50 is also enclosed to cover the \$35.00 filing fee, \$52.50 fee for certified copy of the Articles of Incorporation and \$35.00 fee for registered agent.

If there are any problems, please call our office collect for instructions to complete the filing.

Very truly yours,


R. Lee Rowe, III

LR:cde
enclosures

F. CHESSE

JUN 11 1999

F. CHESSE

JUN 11 1999

89931605

**ARTICLES OF INCORPORATION OF
CREATIVE HOME LENDING, INC.**

The undersigned subscriber to these Articles of Incorporation, hereby executes these Articles of Incorporation to form a corporation under the laws of the State of Florida.

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I. NAME AND MAILING ADDRESS

The name of this corporation is Creative Home Lending, Inc. and the mailing address is P.O. Box 714, Jacksonville, Florida 32255-0714.

II. TERM OF EXISTENCE

This corporation is to exist perpetually.

III. PURPOSE

The corporation is organized for the purpose of transacting any and all lawful business for which corporations may be incorporated under the Florida General Corporation Act, Chapter 607, Florida Statutes.

IV. CAPITAL STOCK

The maximum or aggregate number of shares this corporation is authorized to issue is 100,000 shares of common voting stock with a par value of \$1.00 per share.

V. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 9471 Baymeadows Road, Suite 203, Jacksonville, Florida 32256, and the name of the initial registered agent of this corporation at that address is Rowe and Rowe, P.A.

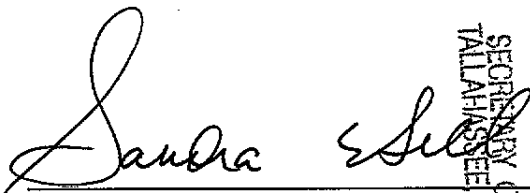
VI. DIRECTORS

This corporation shall have two (2) directors initially. The number of directors may be either increased or diminished from time to time by the By Laws, but shall never be less than one. The names and addresses of the initial directors of this corporation are Hugh H. Armstrong, III, 221A 6th Avenue South, Jacksonville Beach, Florida 32250, and Sandra E. Sill, 11440 Lumberjack Circle East, Jacksonville, FL 32223.

VII. INCORPORATORS

The name and address of the person signing these Articles is Sandra E. Sill, 11440 Lumberjack Circle East, Jacksonville, FL 32223.

In witness whereof, I, the undersigned subscribing incorporator, have hereunto set my hand and seal on June 7, 1999.



Sandra E. Sill


SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me on June 7, 1999, by Sandra E. Sill, who produced her Florida Drivers License and who did not take an oath.

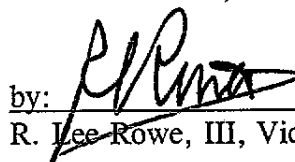

Susan Elliott
Notary Public, State of Florida
Commission No. CC 534030
My Commission Expires 02/19/00
1-800-3-NOTARY - Fla. Notary Service & Bonding Co.

ACCEPTANCE OF DESIGNATION OF REGISTERED AGENT

Rowe and Rowe, P.A., hereby accepts the designation of Registered Agent for Creative Home Lending, Inc., a Florida Corporation.

Dated on June 7, 1999.

Rowe and Rowe, P.A.

by: 
R. Lee Rowe, III, Vice President