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LAW OFFICES
ROBERT B. JACKSON

Professional Association

ROBERT B. JACKSON

REPLY TO: ORLANDO

Orlando

100 South Orange Avenue Suite 301
Orlando, FL 32801
Telephone: (407) 481-0155
Telecopier: (407) 481-2055

Coral Gables

4627 Ponce De Leon Boulevard
Coral Gables, FL 33156
Telephone: (305) 446-4366
Telecopier: (305) 446-0117

July 23, 1998

VIA US MAIL

Florida Department of State
Division of Corporations
409 East Gaines Street
Tallahassee, FL 32399

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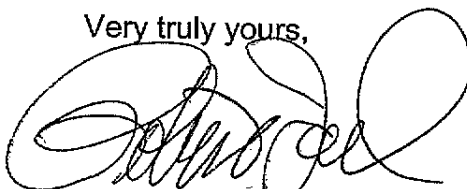
Re: Articles of Incorporation for Heartland Mortgage Services, Inc.

To Whom It May Concern:

Enclosed please find an original executed Articles of Incorporation Heartland Mortgage Services, Inc. as well as a check from this law firm's operating account in the amount of Seventy Eight and 75/100 Dollars (\$78.75). Upon processing said Articles of Incorporation, please forward the certified copy of the Articles and the Certificate of Filing to the undersigned, who is also the Registered Agent, at 100 S. Orange Avenue, Suite 301, Orlando FL 32801.

Should you have any questions or concerns, please do not hesitate to contact me. Your anticipated cooperation is greatly appreciated.

Very truly yours,



**ROBERT B. JACKSON
FOR THE FIRM**

RBJ/cd
Enclosures

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TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION
OF
HEARTLAND MORTGAGE SERVICES, INC.

I, the undersigned, for the purposes of forming a corporation for profit pursuant to the laws of the State of Florida, do hereby make, subscribe, acknowledge and file the following Articles of Incorporation:

ARTICLE I
NAME

The name of the Corporation shall be:

HEARTLAND MORTGAGE SERVICES, INC.

ARTICLE II
TERM OF EXISTENCE

This Corporation shall exist perpetually or until dissolved by due process of law.

ARTICLE III
PURPOSE

This corporation is organized for the general purpose of transacting any or all lawful business permitted under the laws of the United States and the State of Florida.

ARTICLE IV
CAPITAL STOCK

This Corporation is authorized to issue par value common stock as described below, and none other:

Maximum Number of Shares: 1000

Par Value Per Share: \$1.00

The authorized shares of par value common stock may be issued only for a consideration having a value, in the judgment of the Board of Directors, equivalent at least to the full par value of the stock so to be issued. Such consideration may be in the form of cash,

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TALLAHASSEE, FLORIDA

real property, tangible personal property, intangible personal property, labor or services rendered, other than future services, or any combination of the foregoing.

Each share of common stock of this Corporation shall entitle the holder of record thereof to one vote upon each proposal presented at lawful meetings of the Shareholders. No holder of common stock of this Corporation shall be entitled to any right of cumulative voting.

ARTICLE V **PREEMPTIVE RIGHTS**

The Corporation may provide for preemptive rights of stockholders pursuant to provisions of its By-laws, but no preemptive rights shall exist unless specifically approved for inclusion in the By-laws.

ARTICLE VI **INITIAL REGISTERED OFFICE AND AGENT**

The initial street address of the registered office of this Corporation in the State of Florida shall be:

100 S. Orange Avenue
Suite 301
Orlando, FL 32801

The Corporation may also maintain its principal office and branch offices at such places and in such states and foreign countries as the Board of Directors may from time to time by resolution provide.

The name of the initial Registered Agent of this Corporation at the aforementioned address is:

Robert B. Jackson, Esquire

ARTICLE VII
INITIAL BOARD OF DIRECTORS

The business of this Corporation shall be conducted by a Board of Directors of not less than one (1) person. The Board of Directors shall be elected at the annual meeting of the stockholders of this Corporation, which meeting shall be held at such time as provided by the By-Laws. They shall hold office until their successors are elected or appointed and have qualified, unless otherwise provided by the By-Laws.

The name and street address of the initial Director who shall hold office and conduct the affairs of the corporation until his successors are elected or appointed is as follows:

<u>NAME</u>	<u>ADDRESS</u>
Crystal Hollingsworth	2224 Archer Boulevard Orlando, FL 32833

ARTICLES VIII
INCORPORATOR

The name and address of the individual signing these Articles of Incorporation is:

<u>NAME</u>	<u>ADDRESS</u>
Robert B. Jackson, Esquire	100 S. Orange Avenue Suite 301 Orlando, FL 32801

ARTICLE IX
CORPORATE ADDRESS

The address of the Corporation shall be:

2224 Archer Boulevard
Orlando, FL 32833

ARTICLE IX
MISCELLANEOUS

1. No contract or other transaction between this Corporation and any other corporation shall be affected or invalidated by the fact that any one or more of the directors of this Corporation is or are interested in, or is a director or officer of such other corporation.

2. Upon election of the Board of Directors by the stockholders, such Board shall manage the business and affairs of the corporation, without the need of further authorization from the stockholders, except as provided by law, or otherwise herein.

3. The initial By-Laws of this Corporation shall be adopted by the Board of Directors. The By-Laws may be amended from time to time by either the Shareholders or the Directors. The Shareholders may amend, alter, or repeal any By-Law adopted by the Directors. The Directors may not alter, amend or repeal any By-Law adopted by the Shareholders, nor may the Directors adopt By-Laws which would be in conflict with the By-Laws adopted by the Shareholders.

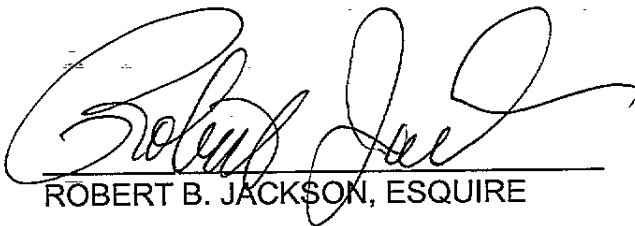
4. The Corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation in a manner now or hereafter prescribed by law; and

all rights conferred upon Stockholders herein are granted subject to that reservation.

5. Any Incorporator 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.

6. The Corporation shall indemnify all Officers and Directors of the Corporation to the fullest extent permitted by law.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation, this 23 day of July, 1999.


ROBERT B. JACKSON, ESQUIRE

STATE OF FLORIDA)
)
COUNTY OF ORANGE)

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, appeared ROBERT B. JACKSON, ESQ., personally known to me, and known by me to be the person who executed the foregoing Articles of Incorporation, and who acknowledged before me that he executed said Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal, in the State and County aforesaid, this 23rd day of July, 1999.

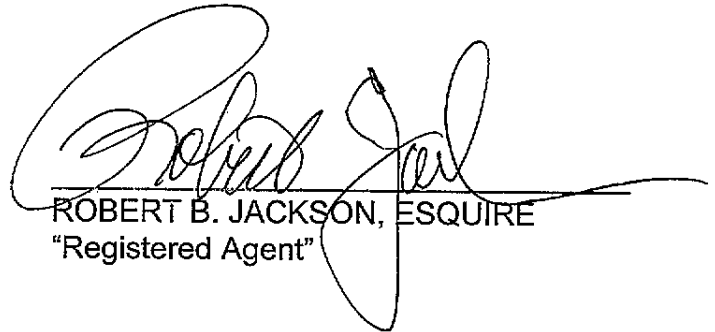

NOTARY PUBLIC, State of Florida



Paul W Zurowski
My Commission CC833375
Expires May 5, 2003

ACCEPTANCE OF DESIGNATION AS REGISTERED AGENT

The undersigned, Robert B. Jackson, Esquire, appointed registered agent in accordance with the foregoing Articles of Incorporation, does hereby accept such appointment, and does hereby state that he is familiar with and accepts, the obligations imposed pursuant to the provisions of Chapter 607, Florida Statutes.



ROBERT B. JACKSON, ESQUIRE
"Registered Agent"

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