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HOMETRUST MORTGAGE CORP.
Licensed Mortgage Lender



6122 WASHINGTON ST. • HOLLYWOOD FL. 33023

SERVING FLORIDA

Office Use Only

CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):

1. _____
(Corporation Name) (Document #)
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(Corporation Name) (Document #)

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TALLAHASSEE, FLORIDA

NEW FILINGS	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

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OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

ARTICLES OF INCORPORATION
OF
FLORIDA ELECTRIC POWER INC.

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TALLAHASSEE, FLORIDA

THE UNDERSIGNED Incorporator to these Articles of Incorporation hereby forms a corporation under the Florida General Corporation Act.

ARTICLE 1

The name of the Corporation shall be Florida Electric Power Inc.

ARTICLE 11

The corporation shall have a perpetual existence

ARTICLE 111

PURPOSE

The purpose of the corporation is to transact any lawful activities for which corporation may be incorporated under the Florida General Corproation Act.

ARTICLE IV

CAPITAL STOCK

This corporation is initially authorized to issue only common stock. The aggregate number of shares of common stock which the corporation is authorized to issue is One Thousand shares of stock (1000) bearing a par value of One (\$1.00) Dollar.

ARTICLE V
PREEMPTIVE RIGHTS

Every Shareholder, upon the sale for cash for any new stock of this corporation of the same kind, class or series as that which he already holds shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at prices whcih it is offered, to others.

ARTICLE VI
INITIAL REGISTERD OFFICE & AGENT

The initial registered office of this corproation shall be 6122 Washington Street, Hollywood, Fl 33023 and shall be who accepting this designation agrees to comply with the provisions of Section 48.091, Florida Statutes as amended from time to time, with respect to keeping an office open for service of process. The Principal office is the same as the Registered office.

ARTICLE VII
INITIAL BOARD OF DIRECTORS

The initial Board of Directors shal consist of one members. The number of Directors may be increased or decreased from time to time by vote of the stockholders, but in no case shall the umber of Directors be less than one (1). The name and address of the Directors consisting the initial board of Directors is:

Larry D. Beckford
6122 Washington Street
Hollywood, Fl 33023

ARTICLE VIII
AMENDMENTS

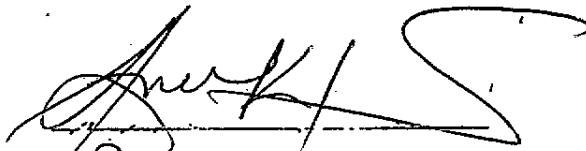
This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or amendment thereto, and any right conferred upon the shareholders is subject to this reservation.

ARTICLE IX
INCORPORATOR

The name and address of each person signing the Articles of Incorporation is Larry Beckford. His address is: 6122 Washington Street Hollywood, FL 33023.


IN WITNESS WHEREOF, THE Incorporator hereto has executed the foregoing Articles of Incorporation this 3RD day of

AUGUST 19 99


PRESIDENT

STATE OF FLORIDA)
COUNT OF BROWARD)

The foregoing Articles of Incorporation of FLORIDA ELECTRIC COMPANY
INC. were acknowledged before me this 3 day of August 19 99
by _____


Notary Public State of
Florida



A KING
My Commission CC548608
Expires Apr. 18, 2000

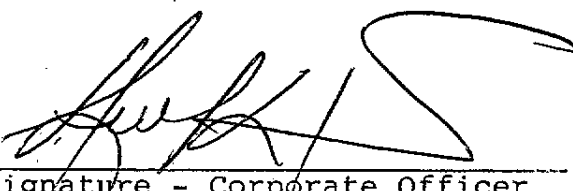
CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of Section 607.325, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation is: Florida Electric Power Inc.

2. The name and address of the registered agent and office

LARRY D. BECKFORD
6122 Washington Street
Hollywood, FL 33023



Signature - Corporate Officer

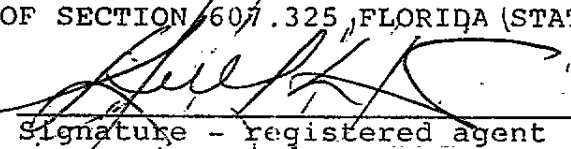
President

Title

Date

8/4/99

HAVING BEING NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALLS STATUTES RELATIVE TO TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES AND I ACCEPT THE DUTIES AND OBLIGATIONS OF SECTION 607.325, FLORIDA (STATUTES.



Signature - registered agent

Date

8/4/99

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