

JOHNSON, GREEN, MILLER & GIBSON, P. A.
ATTORNEYS AT LAW

T. SOL JOHNSON
PAUL R. GREEN
JOHN L. MILLER
MICHAEL GIBSON

6850 CAROLINE STREET
POST OFFICE BOX 605
MILTON, FLORIDA 32572
(850) 623-3841
FAX (850) 623-3555

P99000083648

Florida Department of State
Jim Smith, Secretary of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

800002989778-4
-09/17/99-01063-003
*****87.50 *****87.50

RE: New Incorporation
Envesta Mortgage Services, Inc.

EFFECTIVE DATE

9/10/99

Dear Sir or Madam:

Enclosed please find an original and one copy of the following documents for the above-referenced new Florida profit corporation: Articles of Incorporation and Certificate Designating Place of Business for Domicile for the Service of Process Within This State, and Naming Agent Upon Who Process May Be Served.

Please file these documents and return a certified copy to our office with your receipt. Also enclosed is our firm's check in the amount of \$87.50 which represents your fee for this service.

Should you have any questions or comments, please call me at your earliest convenience.

Very truly yours,

Vickie S. Ochoa

Vickie S. Ochoa
Paralegal to
Michael Gibson, Esquire

Vickie S. Ochoa GAVE
AUTHORIZATION BY PHONE TO
CORRECT EFC DATE
DATE 9/22/99
DOC. EXAM T.B.

99 SEP 17 AM 9:27
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

/vo
Enc.

cc: Pasco Gibson, Sr.

9/22/99 T.B.

ARTICLES OF INCORPORATION
OF

ENVESTA MORTGAGE SERVICES, INC.

FILED

99 SEP 17 AM 9:27

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act hereby adopts the following Articles of Incorporation:

EFFECTIVE DATE

ARTICLE I - NAME

9/10/99

The name of this corporation is Envesta Mortgage Services, Inc.

ARTICLE II - DURATION

The term of existence of the corporation is perpetual.

ARTICLE III - PURPOSE

The corporation may transact any and all lawful business for which corporations may be incorporated under the Florida General Corporations Act, including, but not limited to, owning and/or operating a mortgage brokerage business.

ARTICLE IV - CAPITAL STOCK

The aggregate number of shares of that the corporation has the authority to issue 100, all of which shall be common shares with the par value of \$1.00 each.

ARTICLE V - PREEMPTIVE RIGHTS GUARANTEED

Each shareholder of any class of stock of this Corporation shall be entitled to full preemptive rights to purchase any unissued or treasury shares of the corporation and any securities of the Corporation convertible into or carrying a right to subscribe to or to acquire any unissued or treasury shares.

ARTICLE VI - REGISTERED OFFICE

The street address of the initial registered, principal office of the corporation is 406 Broad Street, Milton, Santa Rosa County, Florida 32570, and the name of the initial registered agent at that address is Pasco Gibson, Sr.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

The initial Board of Directors of the corporation shall consist of four members. The name and addresses of the first Board of Directors are:

<u>NAME</u>	<u>ADDRESS</u>
Pasco Gibson, Sr. PRESIDENT	5701 Nickolaus Lane Milton, FL 32570
Pasco Gibson, Jr. VICE-PRESIDENT	7008 Dorr Street Milton, FL 32570
Michael Gibson SECRETARY	3352 Mills Bayou Drive Pace, FL 32571
Anthony Pileggi TREASURER	5351 Hamilton Lane Pace, FL 32571

ARTICLE VIII - INCORPORATOR

The name and address of the incorporator is Pasco Gibson, Sr., whose address is stated above.

ARTICLE IX - COMMENCEMENT OF EXISTENCE

The Corporation shall commence its existence on September 10, 1999.

ARTICLE X - SUBCHAPTER "S" CORPORATION

The Corporation is authorized to issue only one class of stock, and all issued stock shall be held of record by not more than thirty-five persons. Stock shall be issued and transferable only to (1) natural persons, (2) estates, or (3) a trust defined in Section 1361(c)(2), or its successor Section, of the Internal Revenue Code. In addition, no stock shall be issued or transferrable to a non-resident alien.

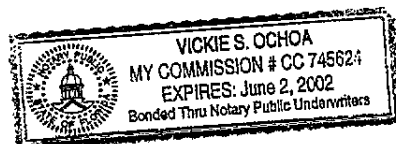
IN WITNESS WHEREOF the undersigned subscriber has executed these Articles of Incorporation on this the 13th day of September, 1999.

Pasco Gibson Sr.
PASCO GIBSON, SR., PRESIDENT

STATE OF FLORIDA
COUNTY OF SANTA ROSA

The foregoing instrument was acknowledged before me this 13th day of September, 1999, by PASCO GIBSON, SR., as Incorporator and an Initial Director of Envesta Mortgage Services, Inc., a Florida corporation, on behalf of said corporation. He is personally known to me and did take an oath.

Vickie S. Ochoa
Notary Public: Vickie S. Ochoa
My Commission Expires: _____
Commission No.: _____



CERTIFICATE DESIGNATING PLACE OF BUSINESS
FOR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE,
AND NAMING AGENT UPON WHO PROCESS MAY BE SERVED

Pursuant to Chapter 48.091, Florida Statutes, the following is submitted: ENVESTA MORTGAGE SERVICES, INC., desires to organize under the Laws of Florida with its principal office as indicated in the Articles of Incorporation at 406 Broad Street, Milton, Florida 32570. The name and address of the registered agent of this corporation to accept service of process within the State is Pasco Gibson, Sr., 5701 Nickolaus Lane, Milton, Santa Rosa County, Florida 32570.

DATED this 13th day of September, 1999.

ENVESTA MORTGAGE SERVICES, INC.


PASCO GIBSON, SR.

ACCEPTANCE

Having been named to accept Service of Process for the above stated corporation, at the place designated in the Certificate, I hereby accept to act in this capacity and agree to comply with the provisions of the act relative to keeping open an office.


PASCO GIBSON, SR.

FILED
99 SEP 17 AM 9:27
SECRETARY OF STATE
TALLAHASSEE, FLORIDA