

HEAD, MOSS & FULTON, P.A.

ATTORNEYS AT LAW
1520 BUSINESS CENTER DRIVE, SUITE 2
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September 16, 1999

Secretary of State
Division of Corporations
409 E. Gaines Street
OR
P. O. Box 6327
Tallahassee, Florida 32399

600002890186--9
-09/17/99--01090--011
*****78.75 *****78.75

RE: Eastern Mortgage Company, Inc.

Dear Sir or Madam:

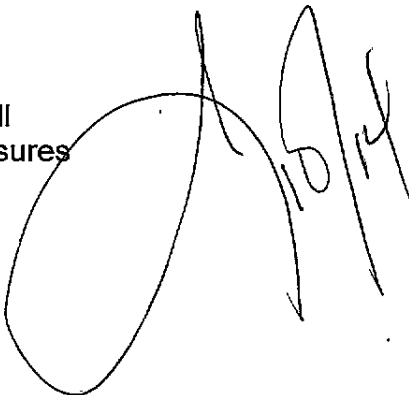
In connection with the above referenced corporation, enclosed please find the original and one copy of the Articles of Incorporation to be filed with the Secretary of State. I also enclosed our firm check payable to the Secretary of State in the amount of \$78.75 for the cost of the filing fee.

Thank you for your assistance. Should you need any further information, please do not hesitate to contact this office.

Yours very truly,

John B. Moss / ree
John B. Moss

JBM/rll
Enclosures



FILED
99 OCT 14 AM 8:39
SECRETARY OF STATE
TALLAHASSEE FLORIDA



FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

September 22, 1999

HEAD MOSS & FULTON, P.A.
% JOHN B. MOSS
1520 BUSINESS CENTER DR SUITE 2
ORANGE PARK, FL 32073

SUBJECT: EASTERN MORTGAGE COMPANY, INC.
Ref. Number: W99000021781

We have received your document for EASTERN MORTGAGE COMPANY, INC.. However, the document has not been filed and is being returned for the following:

* The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of a name is not acceptable. Please select a new name and make the correction in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6934.

Loria Poole
Corporate Specialist

Letter Number: 899A00046298

* New name on
Articles

ARTICLES OF INCORPORATION
OF
EASTERN MORTGAGE AND TRUST, INC.

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

The undersigned, acting as incorporator of a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation for such Corporation:

ARTICLE - 1 NAME

The name of this Corporation is EASTERN MORTGAGE AND TRUST, INC.

ARTICLE II - PRINCIPAL OFFICE

The principal office and mailing address of this corporation shall be: 8380 Baymeadows Road, Suite 9, Jacksonville, FL 32256.

ARTICLE III - DURATION

This corporation shall commence business upon filing with the Secretary of State, and thereafter shall exist perpetually.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 1,000 shares of \$1.00 par value common stock.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the Corporation's initial registered office is 12969 Fallentree Drive North, Jacksonville, FL 32246, and the name of the Corporation's initial registered agent at that address is Katherine F. Lewis.

ARTICLE VI - INCORPORATOR

The name and address of the person signing these articles is:

Katherine F. Lewis
12969 Fallentree Drive North
Jacksonville, FL 32246

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have five (5) 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 (1).

The names and addresses of the initial directors of the corporation are:

Katherine F. Lewis
12969 Fallentree Drive North
Jacksonville, FL 32246

Philip Leitner
2206 NW 3rd Place
Gainesville, FL 32603

Bonnie J. Clayton
1541 6th Avenue North
Jacksonville Beach, FL 32250

Sande M. Libert
2885 N. Deer Avenue
Middleburg, FL 32068

Aaron Duez
Post Office Box 8902
Jacksonville, FL 32239

ARTICLE VIII - PURPOSE

The purpose of this Corporation is:

- (a) Real estate business and the doing of any and all things related thereto.
- (b) The ownership, purchase, sale, mortgage or pledge, and the dealing in and with all kinds and manner of property, whether real, personal, tangible or intangible.
- (c) The transaction of any and all other lawful business for which corporations may be incorporated and the doing of all lawful things related thereto.

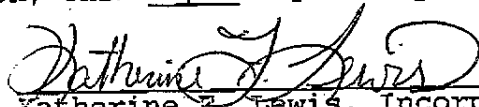
ARTICLE IX- RESTRAINT ON TRANSFER OF SHARES

The shareholders may, by agreement, impose any reasonable restraint on the transfer or alienation of shares.

ARTICLE X - AMENDMENT

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

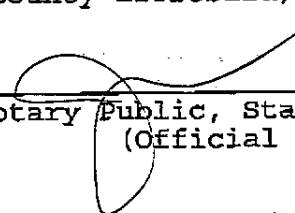
IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation, this 7th day of September, 1999


Katherine F. Lewis, Incorporator

STATE OF FLORIDA
COUNTY OF CLAY

BEFORE ME, a notary public authorized to take acknowledgments in the state and county set forth above, personally appeared Katherine F. Lewis, who executed the foregoing Articles of Incorporation, and ✓ who is personally known to me or _____ who produced the following identification: _____
(check one).

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the state and county aforesaid, this 10th day of September, 1999.


Notary Public, State of Florida
(Official Stamp)



John B. Moss
MY COMMISSION # CC593321 EXPIRES
January 28, 2001
BONDED THRU TROY FAIN INSURANCE, INC.


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

In pursuant of Chapter 48.091, Florida Statutes, the following
is submitted in compliance with said Act:

First - Eastern Mortgage and Trust, Inc. desiring to organize
under the laws of the State of Florida, with its principal office
as indicated in the Articles of Incorporation at 8380 Baymeadows
Road, Suite 9, Jacksonville, Florida 32256, County of Duval, State
of Florida, has named Katherine F. Lewis, of 12969 Fallentree Drive
North, Jacksonville, Duval County, Florida 32246, as its agent to
accept service of process within this State.

ACKNOWLEDGMENT:

Having been named to accept service of process for the above-
stated corporation, at the place designated in this certificate, I
hereby accept to act in this capacity, and agree to comply with the
provisions of said Act relative to keeping open said office.


Katherine F. Lewis, Registered Agent

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99 OCT 14 AM 8:39
SECRETARY OF STATE
TALLAHASSEE FLORIDA