



TERRENCE F. LENICK, P.A.

PROFESSIONAL ASSOCIATION

ATTORNEY AT LAW

Telephone: 941-948-3900

Facsimile: 941-398-3902

Location: 9200 Bonita Beach Road
Bonita Springs, Florida 34135

Mailing Address: P.O. Box 430
Bonita Springs, FL 34133-0430

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October 12, 1999

Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

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-10/15/99-01023-011
*****70.00 *****70.00

RE: Davidson & Neary Corporation
The Mortgage Man, Inc.

Dear Sir/Madam:

Enclosed are an original and one (1) copy of the Articles of Incorporation for the above-referenced corporations. Also enclosed are checks in the sum of \$70.00 each representing the fee to file the same. Please file the Articles and return one stamped copy to me at the above-address. Thank you for your assistance in this matter.

Respectfully,

Terrence F. Lenick

TFL:mcj
Enclosure

FILED
99 OCT 15 AM 8:48
SECRETARY OF STATE
TALLAHASSEE FLORIDA

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ARTICLES OF INCORPORATION
OF
DAVIDSON & NEARY MORTGAGE CORPORATION

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

Articles of Incorporation executed by the undersigned for the purpose of forming a corporation under the Florida Business Corporation Act.

ARTICLE I - NAME

The name of this Corporation shall be Davidson & Neary Mortgage Corporation.

ARTICLE II - DURATION AND PRINCIPAL OFFICE

This Corporation shall commence its existence immediately upon the filing of these Articles of Incorporation and shall exist perpetually thereafter unless sooner dissolved according to law. The principal office is 1930 Park Meadows Drive, Suite 8, Fort Myers, Florida 33907 which shall be the corporation mailing address.

ARTICLE III - PURPOSE

The general purpose for which this corporation is initially organized shall be the transaction of any or all lawful business for which corporations may be incorporated under the laws of the State of Florida, including but not limited to mortgage and loan proposal and acquisitions. In carrying out the foregoing purposes, the Corporation shall have all of the common law and statutory powers and duties of a Corporation for profit under the laws of the State of Florida, except as limited or modified by these Articles or By-Laws.

ARTICLE IV - CAPITAL STOCK

The capital stock authorized, the par value thereof, and the characteristics of such stock shall be as follows:

<u>Number of Shares</u> <u>Authorized</u>	<u>Par Value</u> <u>Per Share</u>	<u>Class of</u> <u>Stock</u>
1000	\$1.00	Common

The consideration for all of the said stock shall be payable in cash, property, real or personal, labor or services in lieu of cash, at a just valuation to be fixed by the Board of Directors in the Corporation.

ARTICLE V - REGISTERED AGENT

The initial registered office of this Corporation shall be at 1920 Park Meadows Drive, Suite 8, Fort Myers, Florida 33907 with the privilege of having its offices and branch offices at other places within or without the State of Florida. The initial registered agent at that address shall be Shirley A. McKinley.

ARTICLE VI - DIRECTORS

This Corporation shall have at least one (1) Director, with the exact number to be fixed by the By-Laws. The names and addresses of the first Directors of the Corporation, who shall hold office for the first year or until successors are duly elected and qualified, shall be:

James Davidson
1930 Park Meadows Drive
Suite 8
Fort Myers, FL 33907

Shirley A. McKinley
1930 Park Meadows Drive
Suite 8
Fort Myers, Florida 33907

ARTICLE VII - INCORPORATOR

The name and address of the Incorporators are:

James Davidson
1930 Park Meadows Drive
Suite 8
Fort Myers, FL 33907

Shirley A. McKinley
1930 Park Meadows Drive
Suite 8
Fort Myers, Florida 33907

ARTICLE VIII - PRIVATE PROPERTY OF STOCKHOLDERS

The private property of the stockholders shall not be subject to payment of the corporate debts in any extent.

ARTICLE IX - INDEMNIFICATION

This corporation shall indemnify and insure its offices and Directors to the fullest extent permitted by law either now or hereafter.

IN WITNESS WHEREOF, the undersigned, being the Incorporator hereinbefore named, for the purpose of forming a corporation to do business both within and without the State of Florida, under the laws of Florida, make and file these Articles of Incorporation, hereby declaring and certifying that the facts herein stated are true, and hereunto set my hand and seal this 29 day of September, 1999.

Signed, Sealed and Delivered

in the Presence of:

Sign Keith Moored
Print Keith Moored

Sign Mary Jennings
Print Mary Jennings

James Davidson
JAMES DAVIDSON, INCORPORATOR

Sign Keith Moore
Print Keith Moore

Sign Mary Jennings
Print Mary Jennings

Shirley A. McKinley
SHIRLEY A. MCKINLEY, INCORPORATOR

STATE OF FLORIDA

COUNTY OF LEE

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) ss
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The foregoing Articles of Incorporation was acknowledged before me this 29 day of September, 1999 by JAMES DAVIDSON and SHIRLEY A. MCKINLEY who are personally known to me or has produced _____ Driver's License # _____ as identification and who did take an oath.

WITNESS my hand and official seal in the State and County aforesaid this 29 day of September, 1999.

(SEAL ABOVE)

Mary C. Jennings

Notary Public, State of Florida
Commission No. _____

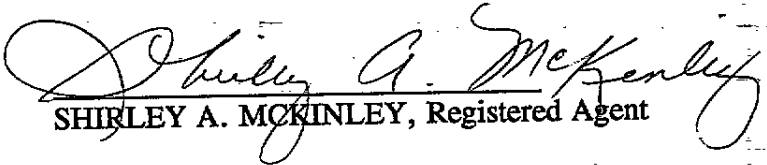


Mary C. Jennings
Commission # CC 783920
Expires NOV. 14, 2002
BONDED THRU
ATLANTIC BONDING CO., INC.

ACCEPTANCE BY REGISTERED AGENT

I, SHIRLEY A. MCKINLEY, the Registered Agent appointed by the above and foregoing Articles of Incorporation, do hereby simultaneously accept such designation as Registered Agent for said Corporation and I do hereby further state that I am familiar with and accept the obligation provided for a Registered Agent in Chapters 607.0501 and 607.0505 of the Florida Statutes.

DATED this 29 day of September 1999.


SHIRLEY A. MCKINLEY, Registered Agent

99 OCT 15 AM 8:48
SECRETARY OF STATE
TALLAHASSEE FLORIDA

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