

TRANSMITTAL LETTER

December 15, 1999

P9900011156

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

FIRST ACCEPTANCE MORTGAGE, INC.

SUBJECT:

(Proposed corporate name - must include suffix)

800003077068--1
-12/21/99--01080--003
*****87.50 *****87.50

Enclosed is an original and one(1) copy of the articles of incorporation and a check for:

\$70.00
Filing Fee

\$78.75
Filing Fee
& Certificate of Status

\$78.75
Filing Fee
& Certified Copy

\$87.50
Filing Fee,
Certified Copy
& Certificate of
Status

ADDITIONAL COPY REQUIRED

FROM:

DAN M. DAVID, ESQUIRE

Name (Printed or typed)

P. O. BOX 32097

Address

CHARLESTON, SC, 29417

City, State & Zip

(843) 571-1893

Daytime Telephone number

T. Burch DEC 28 1999

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

FIRST ACCEPTANCE MORTGAGE, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

4820 14th Street West
Bradenton, FL 34207

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

10,000 shares @ \$1.00 per share

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS


The name and Florida street address of the initial registered agent are:

Bruce Garlitz
4820 14th Street West
Bradenton, FL 34207

ARTICLE V INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation are:

David Turisk
1812 Savannah Highway, Suite 103-B
Charleston, SC 29407



Signature/Incorporator

David Turisk

12/17/99

Date

(An additional article must be added if an effective date is requested.)

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent



Signature/Registered Agent

Bruce Garlitz

12/17/99

Date