



STATE OF ALABAMA

**DOMESTIC FOR-PROFIT CORPORATION
ARTICLES OF INCORPORATION GUIDELINES**

INSTRUCTIONS:

STEP 1: CONTACT THE OFFICE OF THE SECRETARY OF STATE AT (334)242-5324 TO RESERVE A CORPORATE NAME.

STEP 2: TO INCORPORATE, FILE THE ORIGINAL, TWO COPIES OF THE ARTICLES OF INCORPORATION AND THE CERTIFICATE OF NAME RESERVATION IN THE COUNTY WHERE THE CORPORATION'S REGISTERED OFFICE IS LOCATED. THE SECRETARY OF STATE'S FILING FEE IS \$40. PLEASE CONTACT THE JUDGE OF PROBATE TO VERIFY FILING FEES.

PURSUANT TO THE PROVISIONS OF THE ALABAMA BUSINESS CORPORATION ACT, THE UNDERSIGNED HEREBY ADOPTS THE FOLLOWING ARTICLES OF INCORPORATION.

Article I The name of the corporation: PRAYERS FAITH & PROSPERITY CORP.

Article II The duration of the corporation is "perpetual" unless otherwise stated.

Article III The corporation has been organized for the following purpose(s):
ANY LAWFUL BUSINESS PURPOSE AUTHORIZED WITHIN THE STATE

Article IV The number of shares which the corporation shall have the authority to issue is 1,000.

Article V The street address (NO PO BOX) of the registered office: 10877 HWY. 25 NORTH, CALERA, AL 35040 and the name of the registered agent at that office: LT PEEPLES.

Article VI The name(s) and address(es) of the Director(s):
BETTYE. H. PEEPLES - PO BOX 1555, CALERA, AL 35040
LT PEEPLES - PO BOX 1804, CALERA, AL 35040
MARQUIS S. BAKER - PO BOX 1555, CALERA, AL 35040

Article VII The name(s) and address(es) of the Incorporator(s):
LT PEEPLES - PO BOX 1804, CALERA, AL 35040

Any provision that is not inconsistent with the law for the regulation of the internal affairs of the corporation or for the restriction of the transfer of shares may be added.

IN WITNESS THEREOF, the undersigned incorporator executed these Articles of Incorporation on this the 14 th day of MAY, 20 03.

THIS DOCUMENT PREPARED BY:

LT PEEPLES
Type or Print Name of Incorporator

Signature of Incorporator

Nancy L. Worley
Secretary of State

P.O. Box 5616
Montgomery, AL 36103-5616

STATE OF ALABAMA

I, Nancy L. Worley, Secretary of State of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that pursuant to the provisions of Section 10-2B-4.02, Code of Alabama 1975, and upon an examination of the corporation records on file in this office, the following corporate name is reserved as available:

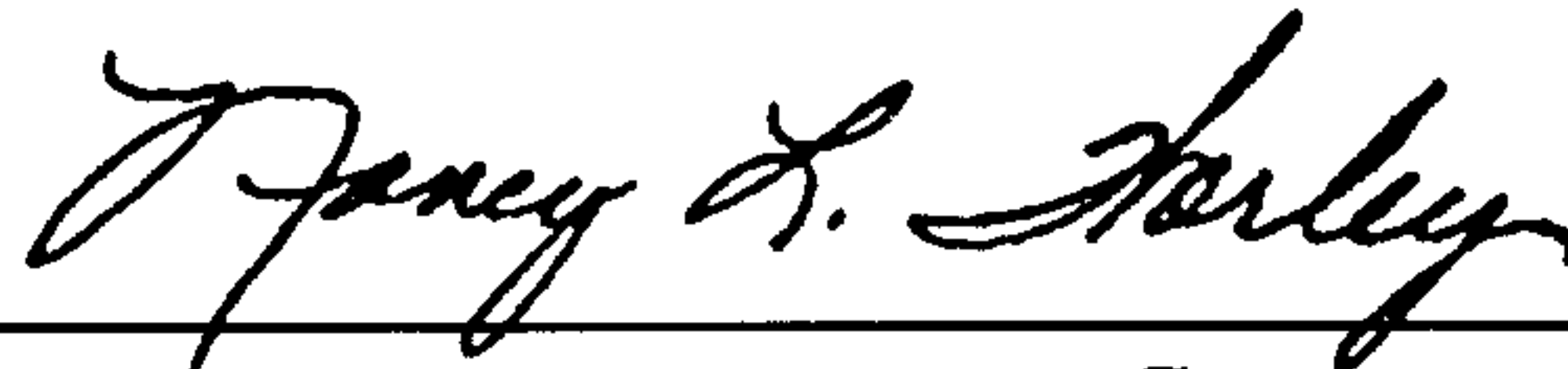
Prayers Faith & Prosperity Corp

This domestic corporation name is proposed to be incorporated in Shelby County and is for the exclusive use of Challenge Mortgage, PO Box 1804, Calera, AL 35040 for a period of one hundred twenty days beginning May 9, 2003 and expiring September 7, 2003.

In Testimony Whereof, I have hereunto set my hand and affixed the Great Seal of the State, at the Capitol, in the City of Montgomery, on this day.

May 9, 2003

Date



Nancy L. Worley

Secretary of State

