

1201 HAYS STREET
TALLAHASSEE, FL 32301
904-222-9171
904-222-0391 FAX

800-342-0086



PP6000009128

ACCOUNT NO. : 072105 00032

REFERENCE : 822769 11960A

AUTHORIZATION : *Patricia Pyjota*

COST LIMIT : \$ PREPAID TO STATE

ORDER DATE : January 29, 1996

ORDER TIME : 10:33 AM

ORDER NO. : 822769

CUSTOMER NO: 11960A

800001700718
-01/30/96--01003--005
***122.50 ***122.50

CUSTOMER: W. Kevin Russell, Esq
WILKINS FROHLICH JONES HEVIA
RUSSELL & SUTTER, P.A.
Sixth Floor
18501 Murdock Circle
Port Charlotte, FL 33948

FILED
96 JAN 29 AM 9:43
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
RECEIVED
96 JAN 29 PM 4:19
DIVISION OF CORPORATION

DOMESTIC FILING

NAME: AMERICAN NATIONAL MORTGAGE CO.

ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: TRACY CREWS

EXAMINER'S INITIALS:

L BROWN JAN 30 1996

FILED
96 JAN 29 AM 9:43
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
AMERICAN NATIONAL MORTGAGE CO.

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, does hereby sign and direct these articles to be delivered to the Department of State, State of Florida for the purpose of forming a corporation under the laws of the State of Florida.

ARTICLE 1. - NAME

The name of this corporation is AMERICAN NATIONAL MORTGAGE CO.

ARTICLE 2. - DURATION OF CORPORATE EXISTENCE

This corporation shall exist perpetually.

ARTICLE 3. - PURPOSES

The general purposes for which this corporation is organized include the transaction of any or all lawful business for which corporations may be incorporated under the provisions of Chapter 607, Florida Statutes, as the same now exists or as it may hereafter be changed.

ARTICLE 4. - CAPITAL STOCK

The aggregate number of shares of stock this corporation is authorized to have outstanding at any time is 100 shares of common stock having a par value of \$1.00 per share. There shall be no other type or class of stock.

ARTICLE 5. - ADDRESS AND REGISTERED AGENT

The street address of the initial registered office of this corporation shall be 3116 Salem Avenue, Sarasota, FL 33232. The name of the initial registered agent at such address is CHRISTINE SPALDING.

ARTICLE 6. - DIRECTORS

This corporation shall have one director initially. The number of directors may be increased or decreased from time to time by bylaws adopted by the shareholders, but shall never be less than one nor more than three.

WILKINS, PROHLICH,
JONES, HEVIA,
RUSSELL & SUTTER
PROFESSIONAL ASSOCIATION
ATTORNEYS AT LAW
PORT CHARLOTTE, FLORIDA

ARTICLE 7. - INITIAL DIRECTOR

The name and post office address of the initial director is:

<u>NAME</u>	<u>ADDRESS</u>
CHRISTINE SPALDING	3116 Salem Avenue Sarasota, FL 33232

ARTICLE 8. - INCORPORATOR

The name and post office address of the incorporator of this corporation is:

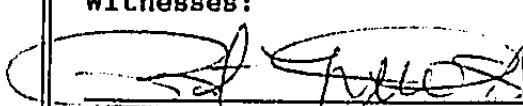
<u>NAME</u>	<u>ADDRESS</u>
CHRISTINE SPALDING	3116 Salem Avenue Sarasota, FL 33232


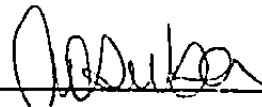
ARTICLE 9. - AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders and approved at a stockholders' meeting by a majority of the stock entitled to vote thereon, unless all the directors and all the stockholders sign a written statement manifesting their intention that a certain amendment to these Articles of Incorporation be made.

IN WITNESS WHEREOF, the undersigned has hereunto subscribed her name and affixed her seal this 22 day of January, 1996.

Witnesses:




Christine Spalding


WILKINS, FROHLICH,
JONES, HEVIA,
RUSSELL & SUTTER
PROFESSIONAL ASSOCIATION
ATTORNEYS AT LAW
FORT CHARLOTTE, FLORIDA

STATE OF FLORIDA:
COUNTY OF CHARLOTTE:

I HEREBY CERTIFY that on this day, before me, a Notary Public duly authorized in the State and County named above to take acknowledgments, personally appeared CHRISTINE SPALDING to me known to be the person described as incorporator or who has produced personally known as identification, and who executed the foregoing Articles of Incorporation, and she acknowledged that she executed the same for the purposes therein stated and did not take an oath.

WITNESS my hand and official seal in the State and County aforesaid this 22nd day of Jan, 1996.

NOTARY PUBLIC:


sign

Print Name



PAT L. DROST
MY COMMISSION # CC363188 EXPIRES
April 10, 1998
BONDED THRU TROY FARM INSURANCE, INC.

Commission No.

My commission expires:

(Seal)

WILKINS, FROHLICH,
JONES, HEVIA,
RUSSELL & SUTTER
PROFESSIONAL ASSOCIATION
ATTORNEYS AT LAW
PORT CHARLOTTE, FLORIDA

CERTIFICATE DESIGNATING A REGISTERED AGENT AND REGISTERED OFFICE
FOR THE SERVICE OF PROCESS.

FILED
96 JAN 29 AM 8:43
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

In compliance with Section 48.091, Florida Statutes, the following is submitted:

AMERICAN NATIONAL MORTGAGE CO., desiring to organize under the laws of the State of Florida with its principal office, as indicated in the articles of incorporation at 3116 Salem Avenue, County of Sarasota, State of Florida, has designated CHRISTINE SPALDING, whose street address is 3116 Salem Avenue, County of Sarasota, State of Florida, as its agent to accept service of process within this state.

AMERICAN NATIONAL MORTGAGE CO.

ACCEPTANCE

Having been designated as agent to accept service of process for the above-named corporation, at the place stated in this certificate, I hereby agree to act in this capacity and to comply with the provision of said law relative to same.



Christine Spalding

1201 HAYS STREET
TALLAHASSEE, FL 32301
904-222-9171
904-222-0391 FAX

000-342-8086

P96000009128



ACCOUNT NO. : 072100000032
REFERENCE : 895943 11960A
AUTHORIZATION :
COST LIMIT : \$ PREPAID

ORDER DATE : March 26, 1996
ORDER TIME : 12:06 PM
ORDER NO. : 895943
CUSTOMER NO: 11960A

800001758338
0726796--01150--010
***35.00 ***35.00

CUSTOMER: W. Kevin Russell, Esq
Wilkins Frohlich Jones Hevia
Sixth Floor
18501 Murdock Circle
Port Charlotte, FL 33948

DOMESTIC AMENDMENT FILING

NAME: AMERICAN NATIONAL MORTGAGE CO.

ARTICLES OF AMENDMENT
 RESTATED ARTICLES OF INCORPORATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Victoria L. Perez

EXAMINER'S INITIALS:

Name Change

3/26/96 *[Signature]*

FILED
96 MAR 26 PM 3:21
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RECEIVED
96 MAR 26 PM 1:22
DIVISION OF CORPORATION

FILED
96 MAR 26 PM 3:21
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF AMENDMENT

1. The following provisions of the Articles of Incorporation of American National Mortgage Co., a Florida corporation, filed in Tallahassee on January 29, 1996, be and they hereby are amended in the following particulars:

Article I be and it hereby is amended to read as follows:

"The name of this corporation is FLORIDA FAMILIES MORTGAGE CO.

2. The foregoing amendment was adopted by the Stockholders and Directors of the corporation on the 21st day of March, 1996.

IN WITNESS WHEREOF, the undersigned President and Secretary of this corporation have executed these Articles of Amendment this 21st day of March, 1996.

AMERICAN NATIONAL MORTGAGE CO.

By: [Signature]
President

By: [Signature]
Secretary

STATE OF FLORIDA
COUNTY OF Charlotte

BEFORE ME, the undersigned authority, personally appeared Chris Spalding personally known to me to be the person or who has produced _____ as identification, and who executed the foregoing Articles of Amendment and who acknowledged before me that he/she executed such instrument for the purposes therein stated.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 21st day of March, 1996.

Nancy L. Elliott
Notary Public, State of Florida

Nancy L. Elliott
Print Name

My commission expires:

