

P96000052449

EXPRESS HOME MORTGAGE CORPORATION  
39 OLD KINGS ROAD NORTH  
PALM COAST, FLORIDA 32137

June 18, 1996

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

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-06/24/96--01010--004  
\*\*\*\*\*122.50 \*\*\*\*\*122.50

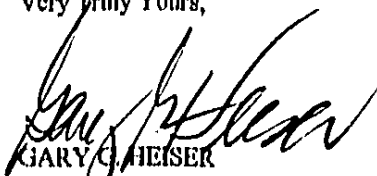
RE: Express Home Mortgage Corporation

Gentlemen:

Enclosed please find the original and one copy of the Articles of Incorporation, together with my personal check in the amount of \$122.50.

This represents the cost of the Filing Fees, Certified Copy of Articles of Incorporation and Fee for Registered Agent Designation for the above named corporation.

Very Truly Yours,



GARY C. HEISER  
Express Home Mortgage Corporation  
39 Old Kings Road North  
Palm Coast, Florida 32137  
(904) 445-2254

FILED  
96 JUN 19 PM 4 16  
DIVISION OF CORPORATIONS  
TALLAHASSEE, FLORIDA  
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DIVISION OF CORPORATIONS  
TALLAHASSEE, FLORIDA

Will wait

SMS  
6/19/96

ARTICLES OF INCORPORATION

of  
EXPRESS HOME MORTGAGE CORPORATION

FILED

(name of corporation)

96 JUN 19 PM 4:16

The undersigned subscriber(s) to these Articles of Incorporation, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

STATE OF FLORIDA  
TALLAHASSEE

**ARTICLE I - CORPORATE NAME**

The name of the corporation is:

EXPRESS HOME MORTGAGE CORPORATION

**ARTICLE II - DURATION**

This corporation shall exist perpetually unless dissolved according to Florida law.

**ARTICLE III - PURPOSE**

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

**ARTICLE IV - CAPITAL STOCK**

The corporation is authorized to issue FIVE HUNDRED shares ( 500 ) of ONE Dollar(s) ( \$ 1.00 ) par value Common Stock, which shall be designated "Common Shares."

**ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT**

The street address of the Initial Registered Agent office and the name of the Initial Registered Agent at that office is:

NAME	GARY G HEISER		
ADDRESS	39 OLD KINGS ROAD NORTH		
CITY	PALM COAST	FLORIDA	ZIP 32137

The principal office, if known, or the mailing address of the corporation is:

NAME	GARY G HEISER		
ADDRESS	39 OLD KINGS ROAD NORTH		
CITY	PALM COAST	FLORIDA	ZIP 32137

**ARTICLE VI - INITIAL BOARD OF DIRECTORS**

This corporation shall have THREE ( 3 ) 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 director(s) of the corporation are as follows:

NAME	GARY G HEISER		
ADDRESS	39 OLD KINGS ROAD NORTH		
CITY	PALM COAST	STATE FLORIDA	ZIP 32137
NAME	FRANCES N HEISER		
ADDRESS	39 OLD KINGS ROAD NORTH		
CITY	PALM COAST	STATE FLORIDA	ZIP 32137
NAME	MICHAEL G HEISER		
ADDRESS	3008 PEBBLE CREEK STREET		
CITY	MEMBOURNE	STATE FLORIDA	ZIP 32935

**ARTICLE VII - INCORPORATORS**

The names and addresses of the incorporators signing these Articles of Incorporation are as follows:

NAME		
ADDRESS		
CITY	STATE	ZIP
NAME		
ADDRESS		
CITY	STATE	ZIP
NAME		
ADDRESS		
CITY	STATE	ZIP

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 18TH day of JUNE, 1996.

*Gary N Heiser*  
 \_\_\_\_\_ (Seal)  
 GARY N HEISER  
*Frances N Heiser*  
 \_\_\_\_\_ (Seal)  
 FRANCES N HEISER  
*Michael G. Heiser*  
 \_\_\_\_\_ (Seal)  
 MICHAEL G HEISER

CERTIFICATE AND ACKNOWLEDGEMENT  
OF REGISTERED AGENT

CERTIFICATE OF REGISTERED AGENT

OF

EXPRESS HOME MORTGAGE CORPORATION

(name of corporation)

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted:  
The above corporation, desiring to organize under the laws of the State of Florida with  
its registered office as indicated in the Articles of Incorporation

at 39 OLD KINGS ROAD NORTH

PALM COAST, FLORIDA 32137

has named GARY G. HEISER

located at the aforesaid address, as its Registered Agent to accept service of process  
within this state.

ACKNOWLEDGEMENT

Having been named as Registered Agent to accept service of process for the above  
stated corporation at the place designated in this certificate, and being familiar with  
the obligations of that position, I hereby accept to act in this capacity, and agree to  
comply with the provisions of Florida Law in keeping open said office.

  
GARY G. HEISER  
(registered agent)

SECRETARY OF STATE  
PALM BEACH, FLORIDA

96 JUN 19 PM 4: 16

FILED