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PRESTIGE HALL
LEGAL & FINANCIAL SERVICES

ACCOUNT NO. : 072100000032

REFERENCE : 127931 10072A

AUTHORIZATION : Patricia Pyjunt

COST LIMIT : \$ 122.50

ORDER DATE : October 22, 1996

ORDER TIME : 9:34 AM

ORDER NO. : 127931-005

400001983074--0

CUSTOMER NO: 10072A

CUSTOMER: Arthur Lambertus, Esq
LAMBERTUS & LAMBERTUS

Suite 604
2929 East Commercial Boulevard
Fort Lauderdale, FL 33308

DOMESTIC FILING

NAME: AMERICAN NATIONAL HOME LOAN
CORPORATION

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Cindy Helentjaris

EXAMINER'S INITIALS:

FILED
96 OCT 22 11:00
TALLAHASSEE, FL 32301
DIVISION OF CORPORATION

KR
10.22.96

**ARTICLES OF INCORPORATION
OF
AMERICAN NATIONAL HOME LOAN CORPORATION**

FILED
96 OCT 22 11 18 AM
TALLAHASSEE, FLORIDA

THE UNDERSIGNED, for the purposes of forming a corporation under the Florida General Corporation Act, hereby adopts the following Articles of Incorporation:

**ARTICLE I
NAME**

The name of the corporation shall be **AMERICAN NATIONAL HOME LOAN CORPORATION**. The principal office of the corporation is **933 S.W. 3rd Avenue, Pompano Beach, Florida 33060** and the mailing address of the corporation is **933 S.W. 3rd Avenue,, Pompano Beach, Florida 33060**.

**ARTICLE II
DURATION**

The term of existence is perpetual.

**ARTICLE III
CAPITAL STOCK**

The aggregate number of shares which the corporation has authority to issue is **five hundred (500)** shares and each share shall be the par value of **One (\$1.00) Dollar**. The stock of this corporation shall be common stock and shall be fully paid and non-assessable. The transfer or other disposal of stock of this corporation shall not be legal, valid or binding unless a record of such transfer or disposal is recorded in the books of the corporation.

ARTICLE IV
REGISTERED AGENT AND INITIAL REGISTERED OFFICE

The street address of the initial registered office of this corporation is **933 S.W. 3rd Avenue, Pompano Beach, Florida 33060** and the name of the initial registered agent at that address is **PHILIP J. SANTO**.

ARTICLE V
BOARD OF DIRECTORS

The business of this corporation shall be conducted by a Board of Directors which shall consist of **one (1)** member; but may be increased or decreased by a resolution of the Board of Directors adopted in the manner provided in the By-Laws of the corporation. The members of the Board of Directors need not be stockholders of the corporation.

The name and mailing address of each initial member of the first Board of Directors who shall hold office until the first annual meeting or until such member's successor is elected and qualified, are set forth below:

<u>NAME</u>	<u>ADDRESS</u>
PHILIP J. SANTO	933 S.W. 3rd Avenue, Pompano Beach, Florida 33060

ARTICLE VI
INCORPORATOR

The name and mailing address of the Incorporator of the corporation is:

<u>NAME</u>	<u>ADDRESS</u>
PHILIP J. SANTO	933 S.W. 3rd Avenue, Pompano Beach, Florida 33060

ARTICLE VII
INDEMNIFICATION

This corporation shall indemnify any director, officer, employee or agent of the corporation to the fullest extent permitted by Florida law.

ARTICLE VIII
AFFILIATED TRANSACTIONS

This corporation expressly elects not to be governed by Section 607.0901 of the Florida Business Corporation Act, as amended from time to time, relating to affiliated transactions.

ARTICLE IX
CONTROL SHARE ACQUISITIONS

This corporation expressly elects not to be governed by Section 607.0902 of the Florida Business Corporation Act, as amended from time to time, relating to control share acquisitions.

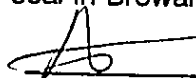
IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal this 21 of October, 1996.


PHILIP J. SANTO

STATE OF FLORIDA
COUNTY OF BROWARD

I HEREBY CERTIFY that on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgments, **PHILIP J. SANTO**, who is personally known to me or who has produced a _____ as identification, and who executed the foregoing Articles of Incorporation and acknowledged before me that he executed the same freely and voluntarily for the purposes therein expressed, and who did take an oath.

WITNESS my hand and Official seal in Broward County, State of Florida this



Notary Public, State of Florida

Printed Name:

My Commission Expires:



Arthur W. Lamberus
MY COMMISSION # CC571541 EXPIRES
July 22, 2000
BONDED THRU TROY FAIR INSURANCE, INC.

REGISTERED AGENT DESIGNATION

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

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

That **AMERICAN NATIONAL HOME LOAN CORPORATION**, desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at **933 S.W. 3rd Avenue, Pompano Beach, Florida 33060** has named **PHILIP J. SANTO** located at **933 S.W. 3rd Avenue, Pompano Beach, Florida 33060** as its agent to accept service of process within Florida.

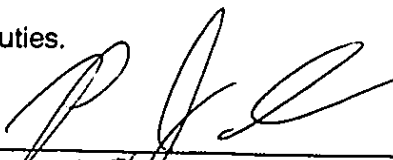
Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby agree to act in this capacity; and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

INCORPORATOR:

DATE:

REGISTERED AGENT:

DATE:



10-21-96


10-21-96

FILED
CLERK OF COURT
JULY 1 1996
POMPA NO BEACH
FLORIDA