

P00000060431

June 5, 2000

FILED
00 JUN 21 AM 8:25
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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

EFFECTIVE DATE
07/01/00

Re: DREAMS OF AMERICA MORTGAGE, INC.

Dear Dept. of State:

I have enclosed an original and one copy of the Articles of Incorporation for the above proposed corporation, and a check in the amount of \$78.75 for filing fees.

Please file the original Articles and return the certified copy to me at the following address:

Colleen P. Hope
Dreams of America Mortgage, Inc.
509 Yelvington Avenue
Clearwater, FL 33756

300003280673--6
-06/07/00--01102--011
*****78.75 *****78.75

Sincerely,

Colleen P. Hope
Colleen P. Hope
Incorporator

W-15132
74 6/22/00



FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

June 14, 2000

COLLEEN P. HOPE
509 YELVINGTON AVE
CLEARWATER, FL 33756

SUBJECT: DREAMS OF AMERICA MORTGAGE, INC.
Ref. Number: W00000015132

We have received your document for DREAMS OF AMERICA MORTGAGE, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

A document cannot be executed for a date in the future. Please correct Article IV to reflect the effective date.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6915.

Pamela Hall
Document Specialist

Letter Number: 500A00034078

ARTICLES OF INCORPORATION
OF
DREAMS OF AMERICA MORTGAGE, INC.

FILED
00 JUN 21 AM 6:26
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

EFFECTIVE DATE
07/01/00

We, the undersigned subscribers, hereby associate ourselves together for the purpose of becoming a corporation under the laws of the State of Florida, by and under the provisions of the statutes of the State of Florida, providing for the information, liability, rights, privileges and immunities of a corporation for profit.

ARTICLE I

NAME AND ADDRESS OF THE CORPORATION

The name of the corporation shall be:

DREAMS OF AMERICA MORTGAGE, INC.

The address of the corporation shall be:

509 Yelvington Avenue
Clearwater, FL 33756

ARTICLE II

GENERAL NATURE OF BUSINESS

This corporation may engage in any or all lawful activities or business permitted under the laws of the State of Florida.

ARTICLE III

CAPITAL STOCK

The maximum number of shares that this corporation is authorized to have outstanding at any time is One Hundred (100) shares of common stock, each share having the par value of One (1.00) dollar.

FILED

00 JUN 21 AM 8: 26

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE IV

CORPORATE EXISTENCE

This corporation shall exist perpetually commencing on the date of July 1, 2000 and acknowledgment of these Articles, unless dissolved according to law.

ARTICLE V

INITIAL CAPITAL


The amount of the capital with which the corporation shall begin business is One Hundred (\$100.00) dollars.

ARTICLE VI

REGISTERED OFFICE AND REGISTERED AGENT

First that DREAMS OF AMERICA MORTGAGE, INC. desiring to organize or qualify under the laws of the State of Florida with its principal place of business at City of Clearwater, State of Florida, has named Colleen P. Hope, 2409 Hawk Avenue, Palm Harbor, FL 34683 as its agent to accept service of process within Florida.

Having been named to accept service of process for the above corporation, at the place designated in the above, I hereby agree to act in this capacity, the proper and complete performance of my duties.


Colleen P. Hope
Registered Agent

ARTICLE VII

DIRECTORS

The corporation shall be governed by a Board of no less than one nor more than fifteen directors. It shall not be necessary for the directors to be stockholders. The number of Directors herein provided for may be increased or decreased at any regular or special meeting of the stockholders.

ARTICLE VIII

INITIAL DIRECTORS

The name(s) and street address(es) of the members of the first Board of Directors and officers who are to serve as members thereof are:

<u>Name</u>	<u>Address</u>	<u>Office</u>
Colleen P. Hope	2409 Hawk Avenue Palm Harbor, FL 34683	President Secretary/Treasurer

ARTICLE IX

AMENDMENTS

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.

ARTICLE X

SUBSCRIBERS

The name(s) and street address(es) of the subscribers to these Articles of Incorporation, the number of shares of stock which they agree to take and the value of consideration therefore is:

<u>Name and Address</u>	<u>Shares</u>	<u>Consideration</u>
Colleen P. Hope 2409 Hawk Avenue Palm Harbor, FL 34683	100	\$100.00

ARTICLE XI

INCORPORATOR

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

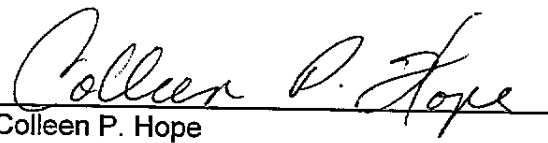
Name

Address

Colleen P. Hope

2409 Hawk Avenue
Palm Harbor, FL 34683

IN WITNESS THEREOF, I have hereunto set my hand and seal, acknowledged and filed the foregoing Articles of Incorporation for profit under the laws of the State of Florida, this 19 day of June, 2000.


Colleen P. Hope