

P0000007 1015

MAURICE O. RHINEHARDT

800 E. CAMINO REAL, # 109

BOCA RATON, FL 33432

(561) 395-2905

July 20, 2000

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

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-07/24/00--01102--014
*****87.50 *****87.50

Re: Atlantic Mortgage Depot, Inc.

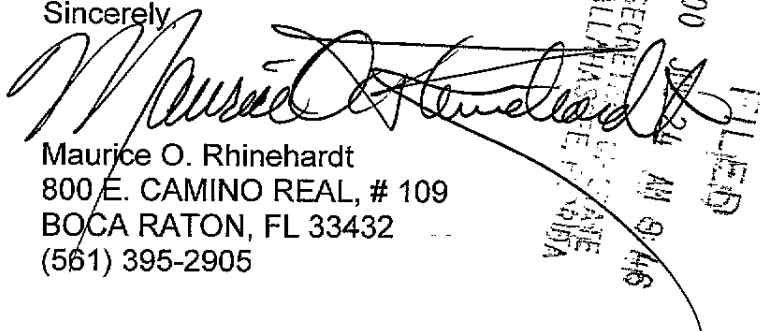
Dear Sirs:

Enclosed herewith are an original and two copies of Articles of Incorporation of Atlantic Mortgage Depot, Inc, including appointment and acceptance of Registered Agent, and a check in the amount of \$87.50 for Filing Fee, Certified Copy and Certificate of Status.

Please accept the Articles of Incorporation and designation of Registered Agent and furnish me with a Certified Copy and Certificate of Status..

Thank you for your assistance.

Sincerely,


Maurice O. Rhinehardt
800 E. CAMINO REAL, # 109
BOCA RATON, FL 33432
(561) 395-2905

Enc.

T.SMITH JUN 26 2000

**ARTICLES OF INCORPORATION
of
ATLANTIC MORTGAGE DEPOT, INC.**

Article I

The name of this corporation is ATLANTIC MORTGAGE DEPOT, INC.

Article II

This corporation shall exist perpetually.

Article III

This corporation is organized to do any and all business permitted under the laws of the State of Florida.

Article IV

The street address of the initial principal office and initial mailing address of this corporation shall be:

800 E. Camino Real, # 109
Boca Raton, FL 33432

Article V

This corporation is authorized to issue ten thousand (10,000) shares of common stock having Ten Cents (\$.10) par Value.

Article VI

This Corporation shall have one (1) director initially. The number of Directors may be increased or diminished from time to time by the bylaws but shall never be less than one (1). The original director is Maurice O. Rhinehardt.

Article VII

The street address of this corporation's initial Registered Office is:

800 E. Camino Real, # 109
Boca Raton, FL 33432

and the name of the initial Registered Agent at such office is:

Maurice O. Rhinehardt.

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SECRETARY OF STATE
TALLAHASSEE-FLORIDA

Article VIII

The name and address of the person signing these articles as
Incorporator is:

Maurice O. Rhinehardt
800 E. Camino Real, # 109
Boca Raton, FL 33432

IN WITNESS WHEREOF, the undersigned Incorporator has executed these
Articles of Incorporation on this 20th day of June 2000.


Maurice O. Rhinehardt,
Incorporator

STATE of FLORIDA
COUNTY of BROWARD

Before me a notary public authorized to take acknowledgements in
the State and County set forth above, personally appeared MAURICE O.
RHINEHARDT, who provided Florida Driver's License, I.D. # R563-554-35-097-0
as proof of identity, and who is known to me to be the person who executed the
foregoing Articles of Incorporation and he acknowledged before me that he
executed those Articles of Incorporation.




NOTARY PUBLIC

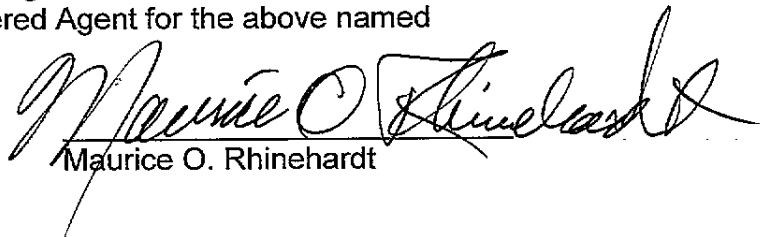
My Commission Expires:

Shen to me this July 20, 2000
PC PC provided

**ACCEPTANCE
OF APPOINTMENT AS REGISTERED AGENT
For
ATLANTIC MORTGAGE DEPOT, INC.**

I, Maurice O. Rhinehardt, do hereby accept the appointment as Resident Agent for the above named corporation as contained in the foregoing Articles of Incorporation and state that I am familiar with and accept the obligations and duties of a Registered Agent pursuant to Section 607.0505 of the Florida Statute.

IN WITNESS WHEREOF, the undersigned Resident Agent has executed this Acceptance of Appointment as Registered Agent for the above named corporation on this 20th day of July 2000.


Maurice O. Rhinehardt

FILED
00 JUL 24 AM 9:46
SECRETARY OF STATE
TALLAHASSEE, FLORIDA