

9/6/00 P000000 85640

Please file Articles of
Incorporation and send a
copy to:

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-09/07/00--01071-007
*****78.75 *****78.75

Chris Patterson

Carpenter Group

6245 Pembroke Road

Hollywood, FL 33023

00 SEP -7 PM 2:25
FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Check for \$78.75 is

enclosed

F. CHESSEN SEP 1 1 2000

ARTICLES OF INCORPORATION
OF

PEOPLE'S MORTGAGE FUNDING GROUP, INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned acting as Incorporator for the purpose of forming a corporation under the Florida Business Corporation Act, Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation for such Corporation:

ARTICLE I
NAME

The name of the Corporation shall be PEOPLE'S MORTGAGE FUNDING GROUP, INC.

ARTICLE II
DURATION

The Corporation shall have perpetual existence.

ARTICLE III
PURPOSE

The Corporation is organized for the purpose of transacting any and all lawful business for which a corporation may be incorporated under the laws of the State of Florida.

ARTICLE IV
CAPITAL STOCK

The Corporation is authorized to issue 7,500 shares of One Dollar (\$1.00) par value Common Stock.

ARTICLE V
PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be 156 N. University Drive, Pembroke Pines, FL 33024.

**ARTICLE VI
INITIAL REGISTERED AGENT AND STREET ADDRESS**

The name and address of the initial registered agent is:

Hirut Dunbar
156 N. University Drive
Pembroke Pines, Florida 33024.

**ARTICLE VII
INITIAL BOARD OF DIRECTORS AND OFFICERS**

The Corporation shall initially have one (1) director to hold office until the first annual meeting of shareholders and their successors shall have been duly elected and qualified, or until their earlier resignation, removal from office, or death. The number of directors may be either increased or decreased from time to time in accordance with the Bylaws of the Corporation. The name and address of the initial director of the Corporation is:

Hirut Dunbar
156 N. University Drive
Pembroke Pines, Florida 33024.

The name and address of the initial officer of the Corporation are:

Hirut Dunbar
President, Treasurer, Secretary
156 N. University Drive
Pembroke Pines, Florida 33024.

**ARTICLE VIII
INCORPORATOR**

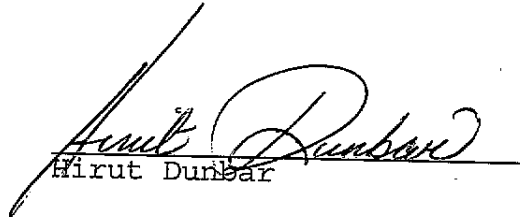
The name and address of the person signing these Articles is:

Hirut Dunbar
156 N. University Drive
Pembroke Pines, Florida 33024.

**ARTICLE IX
AMENDMENTS**

The power to amend these Articles of Incorporation in accordance with law is reserved to the shareholders. Any right conferred upon any shareholder by these Articles of Incorporation is subject to this reservation.

IN WITNESS WHEREOF, the undersigned incorporator has
executed these Articles of Incorporation this 5th day of
September 2000,


Hirut Dunbar

State of Florida
County of Broward


The foregoing instrument was acknowledged before me this 5th day
of September, 2000, by HIRUT DUNBAR, who has produced a photo
I.D. as identification and who did take an oath.

Witness my hand and seal in the county and state aforesaid
this 5th day of September, 2000.

My commission expires:

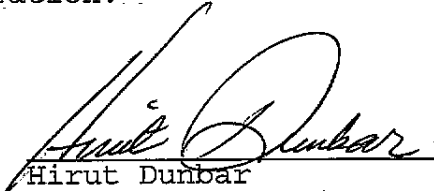

Notary Public

Christopher D. Patterson

 Christopher D Patterson
My Commission CC845675
Expires June 13, 2003

ACCEPTANCE OF DESIGNATION AS REGISTERED AGENT

I hereby accept the appointment as the initial Registered Agent of PEOPLE'S MORTGAGE FUNDING GROUP, INC. named in the foregoing Articles of Incorporation.

Date: September 5th, 2000  Hirit Dunbar

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