POODO 09312

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

Enclosed is an original and one(1) copy of the articles of incorporation and a check for : \$78.75 \$70.00 □\$122.50 \$131,25 Filing Fee Filing Fee Filing Fee Filing Fee, & Certified Copy & Certificate Certified Copy & Certificate ADDITIONAL COPY REQUIRED Dayle SentT Name (Printed or typed) 13575-58th Street North, Suite 145. Clear water Fl 33760 /City, State & Zip

NOTE: Please provide the original and one copy of the articles.

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ARTICLES OF INCORPORATION

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

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The name of the corporation shall be:

Premium Home Mortgage Corp.

ARTICLE II	PRINCIPAL OFFIC	F
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The principal place of business and mailing address of this corporation shall be:

13575 - 58th Street North, Suite 145 Clearwater, Fl 33760

<u>SHARES</u> ARTICLE III

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

100 Shares

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered geent are:

Doyle Scott Street North, Suite 145. Clear water, Fl 33760

INCORPORATOR ARTICLE V

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

Doyle Scott 13575-58th Street Worth, Suite 145 Clear water, Fl 33760

Signature/Incorporator

08-12-00

(An additional article must be added if an effective date is requested.)

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent