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Florida Department of State
Division of Corporations
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Katherine Harris, Secretary of State

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To:

Division of Corporations
Fax Number : (850) 922-4001

From:

Account Name : BANKERS INSURANCE CO.
Account Number : 074230003715
Phone : (800) 627-0000
Fax Number : (727) 823-6518

FLORIDA PROFIT CORPORATION OR P.A.

First Community Lender Services, Inc.

Certificate of Status	0
Certified Copy	0
Page Count	034
Estimated Charge	\$70.00

REC'D DEPT OF STATE
TALLAHASSEE, FLORIDA

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S. McKnight MAR 20 2001

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ARTICLES OF INCORPORATION
OF

FIRST COMMUNITY LENDER SERVICES, INC.

THE UNDERSIGNED HEREBY MAKE, SUBSCRIBE, ACKNOWLEDGE AND
FILE THIS CERTIFICATE FOR THE PURPOSE OF BECOMING A CORPORATION
UNDER THE LAWS OF THE STATE OF FLORIDA.

ARTICLES I.

NAME

The name of this corporation is First Community Lender Services, Inc.

ARTICLES II.

PURPOSE

This corporation may engage in any activity or business permitted under the laws
of the United States and of the State of Florida.

ARTICLES III.

CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to
have outstanding at any time is 1,000 shares of common stock at One and no/100
(\$1.00) Dollars per share par value.

This instrument was prepared
by and return to:
David B. Snyder, Esq.
Fla. Bar # 0190853
360 Central Ave.
St. Petersburg, FL 33701
(727) 823-4000 ext. 4869

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ARTICLES IV.

DURATION

This corporation is to exist perpetually.

ARTICLES V.

COMMENCEMENT OF CORPORATE EXISTENCE

The existence of this corporation shall commence upon filing with the Secretary of State's office.

ARTICLES VI.

PRINCIPAL OFFICE AND REGISTERED AGENT

The principal office of the corporation shall be located at 360 Central Avenue, St. Petersburg, FL 33701, Pinellas County, Florida .

The name and street address of the initial registered agent of the corporation in the State of Florida is: DAVID B. SNYDER at 360 Central Avenue, St. Petersburg, FL 33701 The Board of Directors may, from time to time, appoint a substitute registered agent and move the registered office or the principal office, or both, to any other address in the State of Florida.

ARTICLES VII.

INCORPORATORS

The names and address of the incorporator of this corporation is:

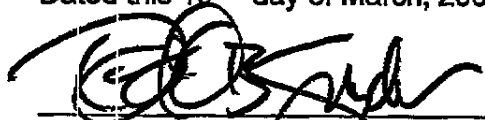
<u>NAME</u>	<u>ADDRESS</u>
David B. Snyder	360 Central Avenue, St. Petersburg, FL 33701

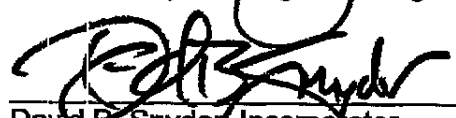
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Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

Dated this 19TH day of March, 2001.


David B. Snyder, Registered Agent


David B. Snyder, Incorporator

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