

P02000020377

TRANSMITTAL LETTER

Registration Section
Division of Corporations
P.O. Box 6327
Tallahassee, Fl. 32314

FILED
02 FEB 19 PM 12:52
SECRETARY OF STATE
TALLAHASSEE FLORIDA

RE: Accessible Home Loans, Inc.

Enclosed is an original and one copy of the articles of organization and a check for:

\$ 35.00	filing fee for articles of organization.
<u>35.00</u>	designation of registered agent.
\$ 70.00	total

Susan E. Ream
7524 Brookline Street
Wesley Chapel, Fl. 33544
813.907.9083

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ARTICLES OF INCORPORATION
OF
ACCESSIBLE HOME LOANS, INC.

FILED

02 FEB 19 PM 12:52

SECRETARY OF STATE
TALLAHASSEE FLORIDA

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

ARTICLE I

NAME

The name of the corporation shall be: Accessible Home Loans, Inc.

ARTICLE II

PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:
7524 Brookline Street, Wesley Chapel, Fl. 33544

ARTICLE III

SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: One Hundred (100) Shares.

ARTICLE IV

INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is: Susan E. Ream, of
7524 Brookline Street, Wesley Chapel, Fl. 33544

ARTICLE V

INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation is:
Susan E. Ream, of 7524 Brookline Street, Wesley Chapel, Fl. 33544
The undersigned incorporator has executed these Articles of Incorporation
this 18 day of February, 2002.


Susan E. Ream

TO: DIVISION OF CORPORATIONS, 409 E. GAINES. TALLAHASSEE, FL. 32399

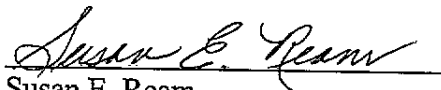
CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 OR 617.0501, FLORIDA
STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE
LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT
IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE
STATE OF FLORIDA.

1. The name of the corporation is: Accessible Home Loans, Inc.
2. The name and address of the registered agent and office is:

Susan E. Ream
7524 Brookline Street
Wesley Chapel, Fl. 33544

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 my duties, and I am familiar with, and accept the obligations of my position
as registered agent.


Susan E. Ream

2-18-02
Date

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SECRETARY OF STATE
TALLAHASSEE FLORIDA