02000070180

INTEROFFICE MEMORANDUM

TO:

DIVISION OF CORPORATIONS

FROM:

JOSE A. GARCIA

SUBJECT:

PAN AMERICAN HOME MORTGAGE, CORP.

DATE:

6/18/02

CC:

At soon the Articles of Corporations has been filed please forward the documentation to us.

Thank you,

Jose A. Garcia

12651 5. Dixie Hwy 5-406 Penecrest, Fl 33156

ARTICLES OF INCORPORATION OF PAN AMERICAN HOME MORTGAGE, CORP.

SECRETARY OF STATE TALLAHASSEE, FLORIDA

The undersigned incorporator, for the pourpose of forming a corporation under the Florida for Profit Forporation Act, hereby adopt(s) the following Articles of Incorporation.

02 JUN 24 AM 7: 49

ARTICLE I NAME

The name of the corporation shall be:

PAN AMERICAN HOME MORTGAGE, CORP.

ARTICLE II PRINCIPAL OFFICE

12651 SOUTH DIXIE HWY S-406 PINECREST, FLORIDA 33156

ARTICLE III PURPOSE(S)

The specific purpose (s) for which the corporation is organized is (are):

A CORPORATION TO DO BUSINESS IN MORTGAGE AND LENDER INDUSTRIES.

THE CORPORATION WILL HAVE A 200 SHARES FOR \$5.00 VALUE EACH.

ARTICLE IV MANNER OF ELECTION OF DIRECTORS

The manner in which the directors are elected or appointed is: By the people that conform the Corporation

ARTICLE V INITIAL REGISTRED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registred agent are:

GEORGE LEVY 12651 SOUTH DIXIE HWY S-406 PINECREST, FLORIDA 33156

ARTICLE VI INCORPORATOR

The <u>name and address</u> of the Incorporator to these Articles of Incorporation are: GEORGE LEVY 100 SHARES PRESIDENT 12651 SOUTH DIXIE HWY \$-406 PINECREST, FLORIDA 33156

Signature/ Agent/ President

6/2/02

FILED SECRETARY OF STATE TALLAHASSEE, FLORIDA

Date

02 JUN 24 AM 7: 49

INCORPORATOR

Having been named as registered agent and to accept services 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.

Registred Agent

6/12/0°

Jose Antonio Garcia Accountant/Consultant

Notary Public State of Florida

At Large.

JOSE ANTONIO GARCIA
MY COMMISSION # CC 872725
EXPIRES: Sep 21, 2003
1-8003-NOTARY FIA Notary Service & Bonding Co.