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(Requestor's Name)

(Address)

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(City/State/Zip/Phone #)

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(Business Entity Name)

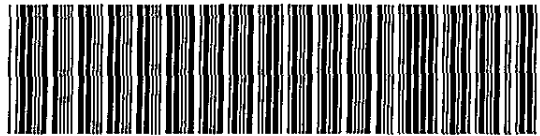
(Document Number)

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Certificates of Status \_\_\_\_\_

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03 JAN 14 PM 2:49

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

1-21-03  
28

**Palm Beach Home Lending, Inc.**  
**1768 17<sup>th</sup> Avenue, North**  
**Lake Worth, Florida 33460**  
**(561) 236-7790**

January 6, 2003

Airborne Express

State of Florida  
Division of Corporations  
Corporate Records Bureau  
409 East Gaines Street  
Tallahassee, Florida 32399

Re: Palm Beach Home Lending, Inc.

Dear Sir/Madam:

Enclosed is the Articles of Incorporation (original and duplicate) for the above named corporation.

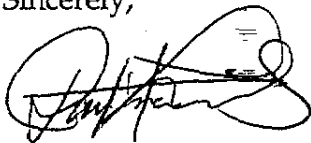
Also enclosed is a check for the following:

Filing fee	\$35.00
Designation of Registered Agent	35.00
	<hr/>
	\$70.00
	<hr/>

Please return the Certificate under Seal to us at your earliest convenience in the enclosed SASE envelope.

Please contact us with any questions. Thank you.

Sincerely,



Damiana Heredia Linares

**ARTICLES OF INCORPORATION**  
**OF**  
**Palm Beach Home Lending, Inc.**

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TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, adopt the following Articles of Incorporation:

**ARTICLE ONE - NAME AND ADDRESS**

The name of the corporation shall be **Palm Beach Home Lending, Inc.** The principal place of business of this corporation shall be **1768 17<sup>th</sup> Avenue, North, Lake Worth, Florida 33460.**

**ARTICLE TWO - DURATION**

The term of the corporation's existence is perpetual.

**ARTICLE THREE - PURPOSE**

The corporation's purpose is to engage in and to transact any and all business for which corporations may be incorporated under the Florida General Corporation Act.

**ARTICLE FOUR - CAPITAL STOCK**

The corporation has authority to issue One Thousand (1,000) shares, all of which shall be common shares with no par value. The shares shall be distributed as follows:

**ARTICLE FIVE - PREEMPTIVE RIGHTS**

Each shareholder shall have preemptive rights only in the portion of shares being issued or sold equal to the proportion that the number of shares then held by the shareholder bears to the total number of shares of the same class then outstanding.

## **ARTICLE SIX - REGISTERED OFFICE**

The street address of the corporation's initial registered office is **1768 17<sup>th</sup> Avenue, North, Lake Worth, Florida 33460** and the name of the initial registered agent at that address is **Damiana Heredia Linares**, who by executing these articles accepts the responsibility to act in this capacity and states that she is familiar with and accepts the obligations of his position and agrees to comply with all statutes relating to the proper performance of his duties.

## **ARTICLE SEVEN - OFFICERS**

The initial officers of the Corporation shall be:

President:	Damiana Heredia Linares
Vice President:	Caridad Neyra
Treasurer:	NONE
Corporate Secretary:	Damiana Heredia Linares

## **ARTICLE EIGHT - DIRECTORS**

The initial Board of Directors shall consist of Two (2) members. The name and address of the members of the initial Board of Directors are:

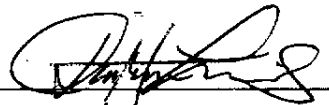
<b>Damiana Heredia Linares</b>	<b>1768 17<sup>th</sup> Avenue, North Lake Worth, FL 33460</b>
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<b>Caridad Neyra</b>	<b>125 Woodland Road Lake Worth, FL 33461</b>
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**ARTICLE NINE - INCORPORATORS**

The name and address of the incorporator is **Damiana Heredia Linares, 1768 17<sup>th</sup> Avenue, North, Lake Worth Florida 33460.**

IN WITNESS WHEREOF, the undersigned incorporator has executed these articles of incorporation on this 13<sup>th</sup> day of January, 2003.

  
\_\_\_\_\_  
Incorporator

STATE OF FLORIDA  
COUNTY OF DADE

The foregoing instrument was acknowledged before me this 13<sup>th</sup> day of January, 2003 by the above named incorporator.

  
\_\_\_\_\_  
Notary Public



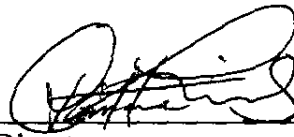
Joanne J. Budet  
Commission # GG 863803  
Expires Aug. 17, 2003  
Bonded Thru  
Atlantic Bonding Co., Inc.

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE  
FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING  
AGENT UPON WHOM PROCESS MAY BE SERVED

IN COMPLIANCE with Section 48.091, Florida Statutes, the following is submitted:

That **Palm Beach Home Lending, Inc.** desires to organize or qualify under the laws of the State of Florida, with its principal place of business in the County of Palm Beach, State of Florida, and has named **Damiana Heredia Linares** located at **1768 17<sup>th</sup> Avenue, North, Lake Worth, Florida 33460** as its agent to accept service of process within Florida.

Executed this 13<sup>th</sup> day of January, 2003

  
Director

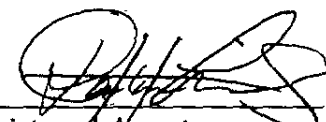
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Having been named to accept service of process for the above stated corporation, at the place designated in the Certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

Executed this 13<sup>th</sup> day of January, 2003

  
Registered Agent