

FEB-11-03 TUE 2:43 PM

P. 1

Division of Corporations

Page 1 of 2

P030000016480

Florida Department of State
Division of Corporations
Public Access System

Electronic Filing Cover Sheet

Note: Please print this page and use it as a cover sheet. Type the fax audit number (shown below) on the top and bottom of all pages of the document.

((H03000049337 6)))

Note: DO NOT hit the REFRESH/RELOAD button on your browser from this page. Doing so will generate another cover sheet.

To: Division of Corporations
Fax Number : (850) 205-0381

From: Account Name : FILINGS, INC.
Account Number : 072720000101
Phone : (850) 385-6735
Fax Number : (954) 641-4192

FILED
03 FEB 11 AM 9:01
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.

CONCORDE HOME LOANS, INC.

Certificate of Status	0
Certified Copy	0
Page Count	03
Estimated Charge	\$70.00

FEB-11-03 TUE 2:43 PM

P. 2

1103000049337

FILED
03 FEB 11 AM 9:01
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

ARTICLE I NAME

The name of this corporation is Concorde Home Loans, Inc.

ARTICLE II - PRINCIPAL OFFICE

The mailing address of this corporation shall be:
1741 Colonial Blvd.
Ft. Myers, Florida 33907

ARTICLE III- PURPOSE

This corporation is organized for the purpose of transacting any or all-lawful business.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 100 shares of \$1.00 per value common stock, which shall be designated as "Common Shares".

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 17100 N.E. 19th Avenue North Miami Beach, Florida 33162 and the name of the initial registered agent of this corporation at that address is Rapid Corporate Supplies, Inc., a Florida Corporation.

ARTICLE VI - INITIAL BOARD OF DIRECTORS

The Corporation shall initially have three (3) director to hold office until the first annual meeting of stockholders and his successor shall have been duly elected and qualified, or until his earlier resignation, removal from office or death. The number of Directors may be either increased or decreased from time to time in accordance with the By-laws of the Corporation. The name and address of the initial Director are:

Cyprian S. Reid, 1741 Colonial Blvd.
Ft. Myers, FL 33907
Carl S. Reid, 1741 Colonial Blvd.
Ft. Myers, FL 33907
Claudine S. Reid, 1741 Colonial Blvd.
Ft. Myers, FL 33907

ARTICLE VII - INCORPORATOR

The name and address of the incorporator signing these Articles is:
Rapid Corporate Supplies, Inc., a Florida Corporation
17100 N.E. 19th Avenue

1103000049337

FEB-11-03 TUE 2:44 PM

P. 3

1630000492337

North Miami Beach, Florida 33162

ARTICLE VIII - PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this Corporation Shall have the right to purchase his prorata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE IX - INDEMNIFICATION

The corporation shall indemnify any Officer or Director, or any former Officer or Director, to the full extent permitted by law.

ARTICLE X - AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation on the date of signing.

Dated: February 11, 2003.

Rapid Corporate Supplies, Inc.
by Mark Jackson, Vice President

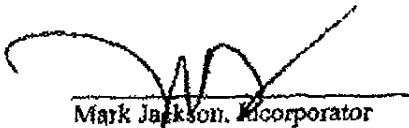

Incorporator

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 607.0501, Florida Statutes, the following is submitted:

First that Concorde Home Loans, Inc. is desiring to organize or qualify under the laws of the State of Florida, has named Rapid Corporate Supplies, Inc., a Florida corporation, located at 17100 N.E. 19th Avenue, North Miami Beach, Florida, as its agent to accept service of process within Florida.

Dated: February 11, 2003.


Mark Jackson, Incorporator

1630000492337

FEB-11-03 TUE 2:44 PM

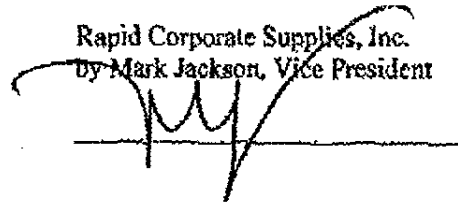
P. 4

#03000049337

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

Dated: February 11, 2003.

Rapid Corporate Supplies, Inc.
by Mark Jackson, Vice President

A handwritten signature in black ink, appearing to be 'MJ', is written over a horizontal line. The signature is stylized and cursive.

FILED

03 FEB 11 AM 9:01

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

#03000049337