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TRANSMITTAL LETTER

July 16, 2003

Department of State **Division of Corporations** P.O. Box 6327 Tallahassee, FL 32314

SUBJECT: PATTON HOME LENDING, INC.

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

\$70.00 Filing Fee

\$78.75

Filing Fee & Certificate of

Status

\$78.75

□ \$87.50

Filing Fee &

Filing Fee,

Certified Copy

Certified Copy &

Certificate of Status

ADDITIONAL COPY REQUIRED

FROM:

WE THE PEOPLE

320 OSCEOLA AVENUE

JACKSONVILLE BEACH, FLORIDA 32250

904-241-2533

ARTICLES OF INCORPORATION OF PATTON HOME LENDING, INC. A Florida Corporation

SECRETAL DE STATES

The undersigned incorporator to the Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of this corporation shall be PATTON HOME LENDING, INC.

ARTICLE II. PRINCIPAL OFFICE

The principal office of this corporation shall be located at 534 Margaret Street, in the City of Neptune Beach, County of Duval State of Florida, and the post office address of said principal office of the corporation shall be 534 Margaret Street, Neptune Beach, FL 32266.

ARTICLE III. PURPOSE

The general nature of the business and the objects and purposes proposed to be transacted and carried on are to do any and all of the things herein mentioned, as fully and to the same extent as natural persons might or could do, viz.:

PATTON HOME LENDING, INC.'s main goal is customers' satisfaction at all times and providing the utmost, complete, professional, and timely services to prospective customers.

ARTICLE IV. CAPITAL STOCK

The maximum number of shares of stock that the corporation is authorized to have outstanding at any time shall be (1,000.00) shares of common stock of the par value of one dollar (\$1.00) per share.

ARTICLE V. DIRECTORS OR OFFICERS OF THE CORPORATION

The names, address and titles of the Director/Officers of this corporation are:

Scott Patton, 534 Margaret Street, Neptune Beach, FL 32266 Director/President/Secretary/Treasurer.

ARTICLE VI. REGISTERED OFFICE AND AGENT

The registered office of the corporation shall be at 534 Margaret Street,

Neptune Beach, FL 32266. The registered agent is Scott Patton. Either the registered office or the registered agent may be changed in a manner provided by law.

ARTICLE VII. INCORPORATOR (S)

The said name of Incorporator shall be Scott Patton, whose address is 534

Margaret Street, Neptune Beach, FL 32266.

ARTICLE VIII. DURATION

The corporation shall have perpetual existence.

ARTICLE IX. REGULATION OF BUSINESS

In furtherance of and not in limitation of the powers conferred by statute, the following specific provisions are made for the regulation of the business and the conduct of the affairs of the corporation:

1. Management. Subject to such restrictions, if any, as are herein expressed and such further restrictions, if any, as may be set forth in the Bylaws, the Board of Directors shall have the general management and control of the business and may exercise all of the powers of the corporation except such as may be by statute, or by the articles of incorporation or amendment thereto, or by the

- Bylaws as constituted from time to time, expressly conferred upon or reserved to the stock holders.
- 2. Officers. The corporation shall have such officers as may from time to time be provided in the Bylaws and such officers shall be designated in such manner and shall hold their offices for such terms and shall have such powers and duties as may be prescribed by the Bylaws or as may be determined from time to time by the Board of Directors subject to the Bylaws.
- 3. Contracts. No contract or other transaction between the corporation and any other firm, association, or corporation shall be affected or invalidated by the fact that any one or more of the directors of the corporation is or are interested in or is a member, director, or officer or are members, directors, or officers of such firm or corporation and any director or directors individually or jointly may be a party or parties to or may be interested in any contract or transaction of the corporation or in which the corporation is interested: and no contract, act, or transaction of the corporation with any person, firm, association, or corporation shall be affected or invalidated by the fact that any director or directors of the corporation is a party or are parties to or interested in such contract, act, or transaction or in any way connected with such person, firm, association, or corporation, and each and every person who may become a director of the corporation is hereby relieved from any liability that might otherwise exist from contracting with the corporation for the benefit of himself or herself or any firm, association, or corporation in which he or she may in any way be interested.

ARTICLE X. AMENDMENTS

This corporation reserves the right to amend alter, change or repeal any provision contained herein in the manner now or hereafter prescribed by law, and all rights conferred on stockholders herein are granted subject to this reservation.

In Witness Whereof, the undersigned has hereunto set her hand on this _____ day of ______, 2003.

Scott Patton Incorporator

CONSENT FOR REGISTERED AGENT FOR PATTON HOME LENDING, INC. A Florida Corporation

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

Dated:

Scott Patton, Registered Agent

534 Margaret Street

Neptune Beach, FL 32266