

**Electronic Articles of Incorporation
For**

**P03000095812
FILED
September 02, 2003
Sec. Of State**

PALM BEACH HOMES OR LOANS INC

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

PALM BEACH HOMES OR LOANS INC

Article II

The principal place of business address:

5150 FOXHALL PLACE
WEST PALM BEACH, FL. US 33417

The mailing address of the corporation is:

5150 FOXHALL PLACE
WEST PALM BEACH, FL. US 33417

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

100

Article V

The name and Florida street address of the registered agent is:

LEGALZOOM NEVADA, INC.
111 N.E. FIRST STREET
SUITE 901
MIAMI, FL. 33132

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: LENHI TANG,A.SEC., LEGALZOOM NEVADA, INC

Article VI

The name and address of the incorporator is:

LENHI TANG
LEGALZOOM.COM, INC.
7083 HOLLYWOOD BLVD., SUITE 180
LOS ANGELES, CA 90028

Incorporator Signature: LENHI TANG, LEGALZOOM.COM, INC.

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: PRES
DEBORAH B STENGER
5150 FOXHALL PLACE
WEST PALM BEACH, FL. 33417 US

Title: TREA
MEGAN E STENGER
5150 FOXHALL PLACE
WEST PALM BEACH, FL. 33417 US

Title: SECR
MARY A STENGER
5150 FOXHALL PLACE
WEST PALM BEACH, FL. 33417 US