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(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

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MAIL

(Business Entity Name)

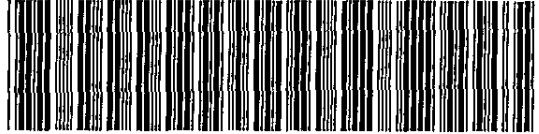
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03/25/05--0107--008 **P.O.

FILED
05 MAR 25 PM 1:08
TALLAHASSEE, FLORIDA

T. Burch MAR 31 2005

TRANSMITTAL LETTER

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

SUBJECT: Personal Mortgage Solutions, Inc.

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

 \$70.00
Filing Fee

 X \$78.75
Filing Fee
& Certificate of Status

 \$78.75
Filing Fee
& Certified Copy

 \$87.50
Filing Fee,
Certified Copy
& Certificate of
Status

ADDITIONAL COPY REQUIRED

FROM: The Nichols Group, P.A.
1329 Kingsley Ave, Suite D
Orange Park, FL 32073
(904) 264-1665

ARTICLES OF INCORPORATION
OF
PERSONAL MORTGAGE SOLUTIONS, INC.

The undersigned incorporator for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I

NAME

The name of the corporation shall be: Personal Mortgage Solutions, Inc.

ARTICLE II

PRINCIPAL OFFICE

The principal place of business of this corporation shall be:

5000 Highway 17, Suite 18

Orange Park, Florida 32003

The mailing address of this corporation shall be:

5000 Highway 17, Suite 18 #186

Orange Park, Florida 32003

ARTICLE III

PURPOSE

The general purpose for which the Corporation is organized is to engage in and transact any lawful business for which corporations may be incorporated under the Florida General Corporation Act. No other purpose limits this general purpose in any way.

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CLERK OF STATE
TALLAHASSEE, FLORIDA

ARTICLE IV

CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any time is 100.

ARTICLE V

OFFICERS AND DIRECTORS

The name, address and title of the officers and directors are:

<u>NAME</u>	<u>TITLE</u>	<u>ADDRESS</u>
Delroy G. Parkinson	President	5000 Hwy 17, Ste 18 #186 Orange Park, FL 32003
Lynn M. Parkinson	Secretary Treasurer	5000 Hwy 17, Ste 18 #186 Orange Park, FL 32073

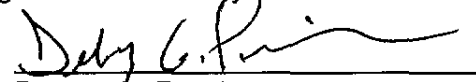
ARTICLE VI

INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is:

Delroy G. Parkinson
5000 Hwy 17, Ste 18 #186
Orange Park, Florida 32003

I accept the designation as registered agent this 23rd day of March 2005.



Delroy G. Parkinson
Registered Agent

ARTICLE VII

INCORPORATOR

The name and street of the incorporator to these Articles of Incorporation
is:

Delroy G. Parkinson
5000 Hwy 17, Ste 18 #186
Orange Park, Florida 32003

The undersigned has executed these Articles of Incorporation this 23rd day
of March 2005.



Delroy G. Parkinson
Incorporator