

1201 HAYS STREET
TALLAHASSEE, FL 32301
904-222-9171
904-222-0191 FAX

800-342-8086



P9500027800

ACCOUNT NO. : 072100000032

REFERENCE : 571081 92386A

AUTHORIZATION :

Patricia Pyzato

COST LIMIT : \$ 70.00

ORDER DATE : April 3, 1995

ORDER TIME : 9:46 AM

ORDER NO. : 571081

CUSTOMER NO: 92386A

7000001446117

CUSTOMER: Mr. Eric R. Johnson
ATLANTIC MORTGAGE CORP.

Suite 300
2740 E. Oakland Park Boulevard
Ft. Lauderdale, FL 33306

DOMESTIC FILING

NAME: AMERICAN COMMONWEALTH,
INCORPORATED

FILED
95 APR - 6 AM 7:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Lori R. Dunlap

EXAMINER'S INITIALS:

T. BROWN APR - 7 1995

W95-11188



FLORIDA DEPARTMENT OF STATE

Sandra B. Morham
Secretary of State

April 3, 1995

CSC NETWORKS
1201 HAYS STREET
TALLAHASSEE, FL 32301

SUBJECT: AMERICAN COMMONWEALTH, INCORPORATED
Ref. Number: W95000007188

We have received your document for AMERICAN COMMONWEALTH, INCORPORATED and your check(s) totaling \$. However, the enclosed document has not been filed and is being returned for the following correction(s):

According to section 607.0202(1)(b) or 617.0202(1)(b), Florida Statutes, you must list the corporation's principal office, and if different, a mailing address in the document. If the principal address and the registered office address are the same, please indicate so in your document.

The document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation"); and the registered agent's signature.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6932.

Teresa Brown
Corporate Specialist

Letter Number: 995A00015030

ARTICLES OF INCORPORATION

OF

AMERICAN COMMONWEALTH, INC.

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

ARTICLE I

NAME

The name of the corporation shall be :AMERICAN COMMONWEALTH, INC. The principal place of business shall be 190 Northwest 112th Lane, Coral Springs, Fl. 33371, and the mailing address shall be the same.

ARTICLE II

DURATION

The term of existence of the corporation is perpetual.

ARTICLE III

PURPOSE

The corporation may transact any and all lawful business for which corporations may be incorporated under the Florida General Corporation Act.

ARTICLE IV

CAPITAL STOCK

The aggregate number of shares which the corporation has authority to issue is 1,000 all of which shall be common shares with par value of \$1.00.

FILED
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ARTICLE VPREEMPTIVE RIGHTS GRANTED

Each shareholder of any class of stock of this corporation shall be entitled to full preemptive rights to purchase any unissued or treasury shares of the corporation and any securities of the corporation convertible into or carrying a right to subscribe to or acquire shares of any such unissued or treasury shares.

ARTICLE VIDIRECTORS

6.01 The Board of Directors of the corporation shall consist of not less than one (1) nor more than seven (7) members.

6.02 The composition of the first Board of Directors is as follows:

NAME BARRY E. MINTZER, 190 NORTHWEST 112TH LANE, CORAL SPRINGS, FLORIDA, 33071, PRESIDENT

DEBORAH S. MINTZER, VICE PRESIDENT
190 NORTHWEST 112TH LANE
CORAL SPRINGS, FL, 33071

ARTICLE VIIREGISTERED OFFICE

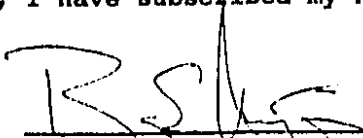
The address of the initial registered office of the corporation is 190 NORTHWEST 112TH LANE, CORAL SPRINGS, FL 33371 and the name of the initial registered agent is BARRY E. MINTZER

ARTICLE VIII

INCORPORATOR

The name and address of the incorporator is BARRY E. MINTZER, 190 NORTHWEST 112TH LANE, CORAL SPRINGS, FL 33071.

IN WITNESS WHEREOF, I have subscribed my name this
MARCH 31, 1995.



BARRY-E. MINTZER, INCORPORATOR
and Agent For the Firm

I hereby am familiar with and accept the
duties and responsibilities as registered
agent for said corporation.