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5/25/95

FLORIDA DIVISION OF CORPORATIONS

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DIVISION OF CORPORATIONS

FROM: ACE INDUSTRIES, INC.

DEPARTMENT OF STATE

54 NW 11TH ST

STATE OF FLORIDA

409 EAST GAINES STREET

MIAMI FL 33136-28703394-

TALLAHASSEE, FL 32399

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DOCUMENT TYPE: FLORIDA PROFIT CORPORATION OR P.A.

NAME: PEOPLE'S MORTGAGE CO., INC.

FAX AUDIT NUMBER: H95000005880

CURRENT STATUS: REQUESTED

DATE REQUESTED: 05/25/1995

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ARTICLES OF INCORPORATION

PEOPLE'S HOME MORTGAGE CO. INC.

A CORPORATION FOR PROFIT formed under the Florida General Corporation Act.

Article 1: Name of the Corporation: PEOPLE'S HOME MORTGAGE CO. INC.

Address of the Corporation: 801 MONTEREY AVENUE

CORAL GABLES, FL 33134

Article 2: DURATION: Term of existence of the corporation is perpetual.

Article 3: PURPOSE: The Corporation may transact any and all lawful business for which corporations may be incorporated under the Laws of the UNITED STATES and the STATE OF FLORIDA.

Article 4: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 100

PAR VALUE \$1.00 (Information about PAR VALUE is not required but may be included).

Article 5: REGISTERED OFFICE: The street address of the initial registered office of the corporation shall be: 13831 EXOTICA LANE, WEST PALM BEACH, FL 33414

and the name of the initial registered agent at such address is JEROME GOLDMAN

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


 Signature of Registered Agent
 JEROME GOLDMAN

5/24/95

Date

Article 6: The board of directors are as follows:

The name and address of the Initial Director: (All persons listed after the first are additional directors)

 1. JEROME GOLDMAN 13831 EXOTICA LANE WEST PALM BEACH, FL 33414
 SANTIAGO FERNANDEZ 6180 32nd WAY FORT LAUDERDALE, FL 33309

Article 7: The Name and address of the Incorporator is:

JEROME GOLDMAN 13831 EXOTICA LANE WEST PALM BEACH, FL 33414

In witness whereof I have subscribed my name


 Signature of Incorporator
 JEROME GOLDMAN

 H9505880
 ACC INDUSTRIES, INC.
 84 NW 11th Street
 Miami, FL 33136
 305-368-2571