

P95000066908

THE MORTGAGE OFFICE, INC.
700 U.S. Highway One
North Palm Beach, Florida 33408

Telephone:
(407) 844-0205

June 14, 1995

Corporate Records Bureau
Division of Corporations
Department of State
P.O. Box 6327
Tallahassee, Florida 32314

RECEIVED 15 JUL 18 1995
FBI - TAMPA
*****102.50 *****102.50

Re: The Mortgage Office, Inc.

Dear Sir or Madam:

Enclosed herein you will find proposed Articles of Incorporation for The Mortgage Office, Inc., together with an extra copy for certification and return. Please file these Articles and return the certified copy to the undersigned by regular mail.

I am including a check in the amount of \$122.50 to cover the following expenses:

Filing Fee	\$35.00
Certified Copy	\$52.50
Registered Agent Fee	\$35.00
TOTAL:	\$122.50

If you should have any questions, please feel free to contact me. Your cooperation in this matter is appreciated.

Very truly yours,

Arthur J. Hilly
Arthur J. Hilly

BMC
8/29/95
7/9
6/4
4/1
over
only
500
1500

RECEIVED
JUL 18 1995
FBI - TAMPA



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

June 26, 1995

ARTHUR J. HILLY
700 U.S. HWY. ONE
N. PALM BEACH, FL 33408

SUBJECT: THE MORTGAGE OFFICE, INC.
Ref. Number: W95000013000

We have received your document for THE MORTGAGE OFFICE, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The document must include original signatures.

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) 487-6931.

Steven Godfrey
Corporate Specialist

Letter Number: 695A00031249

Doris McDuffy
Secretary of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314

RE: THE MORTGAGE OFFICE, INC.

Dear Ms. McDuffy,

As per our conversation this date, enclosed please find an original
and one copy of the ARTICLES OF INCORPORATION OF THE MORTGAGE OFFICE, INC.

You requested that I mention the file number W95000013000 and that you
have already received the proper filing fees.

Thank you in advance for your assistance.

Sincerely,



Arthur J. Willy

xc/cj
Encls: 6

ARTICLES OF INCORPORATION
OF
THE MORTGAGE OFFICE, INC.

FILED
95 NOV 22 11 01 AM
CLERK OF THE CIRCUIT COURT
IN AND FOR THE COUNTY OF PALM BEACH
FLORIDA

The undersigned hereby forms a Corporation under the following Charter of Articles of Incorporation:

ARTICLE I

The name of this Corporation shall be THE MORTGAGE OFFICE, INC.

ARTICLE II

The principal office and mailing address of the Corporation is 700 U.S. Highway One, North Palm Beach, Florida 33408.

ARTICLE III

The purpose of the Corporation is to engage in any activity or business permitted under the laws of the United States of America or the State of Florida.

ARTICLE IV

The Corporation shall have the authority to issue Five Hundred (500) shares of common stock with a par value of One Dollar (\$1.00) per share.

ARTICLE V

The period of this Corporation's existence is perpetual.

ARTICLE VI

The street address of the initial Registered Office of this Corporation is 700 U.S. Highway One, North Palm Beach, Florida 33408; and the initial Registered Agent of this Corporation at that address is Arthur J. Hilly.

ARTICLE VII

The number of Directors constituting this Corporation's initial Board of Directors is one, whose name and address is as follows:

Arthur J. Hilly
700 U.S. Highway One
North Palm Beach, FL 33408

ARTICLE VIII

The name and address of the Incorporator is as follows:

Arthur J. Hilly
700 U.S. Highway One
North Palm Beach, FL 33408

ARTICLE IX

These Articles of Incorporation may be amended in the manner provided by law.

ARTICLE X

The Corporation shall indemnify its Officers, Directors and Authorized Agents for all liabilities incurred directly, indirectly or incidentally to services performed for the Corporation, to the fullest extent permitted under Florida law existing now or hereafter enacted.

IN WITNESS WHEREOF, the undersigned Incorporator has made and executed these Articles of Incorporation of THE MORTGAGE OFFICE, INC. for the uses and purposes aforesaid this 15th day of June, 1995.


ARTHUR J. HILLY

FILED

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE
FOR THE SERVICE OF PROCESS WITHIN THIS STATE,
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

* * * * *

Pursuant to Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

First, that THE MORTGAGE OFFICE, INC., desiring to organize under the laws of the State of Florida, with its principal office, as indicated in the Articles of Incorporation at 700 U.S. Highway One, North Palm Beach, Florida 33408, County of Palm Beach, State of Florida, has named Arthur J. Hilly, located at 700 U.S. Highway One, North Palm Beach, Florida 33408, County of Palm Beach, State of Florida, as its Agent to accept Service of Process within this state.

A C K N O W L E D G M E N T

Having been named to accept Service of Process for the above stated Corporation, at place designated in this Certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping open said office.

DATED this 15th day of June, 1995.

Arthur J. Hilly
ARTHUR J. HILLY
Registered Agent