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P9500070229

ACCOUNT NO. : 072100000032

REFERENCE *P. 678327* : 81823A
Patricia P. Piquet

AUTHORIZATION :

COST LIMIT : \$ 70.00

ORDER DATE : September 12, 1995

ORDER TIME : 9:11 AM

ORDER NO. : 678327

CUSTOMER NO: 81823A

CUSTOMER: Stephen Navaretta, Esq
STEPHEN NAVARETTA, ESQ

Suite 203
1100 Sw St. Lucie West Blvd
Port St. Lucie, FL 34986

DOMESTIC FILING

NAME: AMERICA'S MORTGAGE ASSOCIATES,
INC.

XXX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XXX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Sebrina Randolph

EXAMINER'S INITIALS:

T. BROWN SEP 13 1995

NR *R95-3664*

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF

AMERICA'S MORTGAGE ASSOCIATES, INC.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

AMERICA'S MORTGAGE ASSOCIATES, INC.

The address of the principal office of this corporation shall be 1100 S.W. St. Lucie West Blvd., Suite 203, Port St. Lucie, Florida 34986, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 10,000 shares of common stock having one dollar (\$1.00) par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1100 S.W. St. Lucie West Blvd., Suite 203, Port St. Lucie, Florida 34986, and the name of

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TALLAHASSEE, FLORIDA

the initial registered agent of the corporation at that address is Stephen Navaretta, Esquire.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. PREEMPTIVE RIGHTS

The stockholders shall have preemptive rights.

ARTICLE VII. DIRECTORS

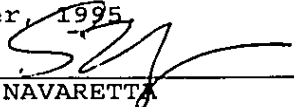
All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have at least two Directors.

ARTICLE VIII. INCORPORATOR

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

STEPHEN NAVARETTA, ESQUIRE
1100 S.W. St. Lucie West Blvd.
Suite 203
Port St. Lucie, Florida 34986

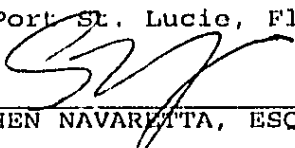
IN WITNESS WHEREOF, the undersigned agent of AMERICA'S MORTGAGE ASSOCIATES, INC., has hereunto set his hand and seal on the 7 day of September, 1995.



STEPHEN NAVARETTA

CERTIFICATE ACCEPTING DESIGNATION AS REGISTERED AGENT

I HEREBY CERTIFY that I have accepted designation as Registered Agent of America's Mortgage Associates, Inc. and agree to serve as its agent and to accept service of process within this State at its Registered Office, 1100 S.W. St. Lucie West Blvd., Suite 203, Port St. Lucie, Florida 34986.


STEPHEN NAVARETTA, ESQUIRE

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