

P96000012934

TRANSMITTAL LETTER

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

February 1, 1996

SUBJECT: ACE MORTGAGE SERVICES, INC.

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
96 FEB -7 AM 10:10

Enclosed is an original and one (1) copy of the articles of incorporation and a check for \$70.00 Filing Fee.

Please return the photocopy to me with the filing date stamped on it.

Thank you.

100001709171
-02/07/96--01043--005
*****70.00 *****70.00

FROM: Diane Schillace
3041 Oak Cove Drive
Clearwater, Florida 34619
(813)799-9595

AL FEB 12 1996

ARTICLES OF INCORPORATION

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

96 FEB -7 PM 10:11

1. The name of the corporation shall be:

ACE MORTGAGE SERVICES, INC.

2. The term of existence of this Corporation is perpetual.

3. This Corporation is organized for the purpose of transacting any and all lawful business for which corporations may be incorporated under the Florida General Corporation Act.

4. The principal place of business and mailing address of the corporation is:

3041 Oak Cove Drive
Clearwater, Florida 34619

5. The corporation shall have the authority to issue 10,000 shares of stock, having a par value of One Dollar (\$1.00) per share.

6. The registered agent and address of the corporation is:

Diane Schillace
3041 Oak Cove Drive
Clearwater, Florida 34619

7. The initial Board of Directors shall have one member whose name and address is as follows:

Diane Schillace
3041 Oak Cove Drive
Clearwater, Fl 34619

The number of directors may be raised or lowered by amendment of the bylaws of the corporation but shall in no case be less than one.

8. The incorporator of this corporation is:

Diane Schillace

Dated: February 1, 1996



Incorporator

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and am familiar with and accept the obligations of my position as registered agent.

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
96 FEB 01 AM 10:11

Dated: February 1, 1996



Registered Agent