490/	questor's Name Comparison Comparison	3 1
1(Cor	poration Name) (Document #) (Document #) (Document #) (Document #)	
Walk in Mail out NEW FILINGS Profit NonProfit Limited Liability Domestication	Pick up time Certified Copy Will wait Photocopy Certificate of Status AMENDMENTS Amendment Resignation of R.A., Officer/ Director Change of Registered Agent Dissolution/Withdrawal	
Other OTHER FILINGS Annual Report Fictitious Name Name Reservation	Merger REGISTRATION/ QUALIFICATION Foreign Limited Partnership Reinstatement Trademark Other	

CR2E031(1/95) Examiner's Initials

ARTICLES OF INCORPORATION ... OF ROYAL MORTGAGE LENDING CORPORATION

ARTICLE I - NAME

The name of this corporation is Royal Mortgage Lending Corporation.

ARTICLE II - DURATION

This corporation shall have perpetual existence commencing on the date of this filing of these Articles with the Department of State.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any and all lawful business for which corporations may be incorporated under the laws of the State of Florida and the United States.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue one hundred (100) shares of One Dollar (\$1.00) par value common stock which shall be designated as "Common Stock".

ARTICLE V - PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation, shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 4463 Highway 399, Jay, Florida 32565 and the name of the initial registered agent of this corporation is Gloria Faye Bates.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have three (3) Directors constituting the initial Board of Directors. The number of Directors may be either increased or decreased from time to time by the Bylaws. The names and addresses of the initial Board of Directors of the Corporation are: Gloria Faye Bates, 4463 Highway 399, Jay, FL 32565
Benjamin F. Bates, Ph.D., 4463 Highway 399, Jay, FL 32565
Hartsel A. Bush, 4901 Sidney Lane, Jay, Florida 32565

ARTICLE VIII - INCORPORATOR

The name and address of the incorporator signing these Articles is Gloria Faye Bates, 4463 Highway 399, Jay, Florida 32565.

ARTICLE IX - INDEMNIFICATION

The corporation shall indemnify and hold harmless any Officer or Director or any former Officer(s) or Director(s) to the full extent of the law.

ARTICLE X - AMENDMENT

This Corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or, any amendment hereto, by a majority vote of the Board of Directors, any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation on this 14th day of March, 1995.

Gloria Faye Bates
GIVERN BEFORE ME DN 71115 14111 DAY OF MARE'N 1991E.

Chill China State of Florida My Comm. Eq. Mach 14, 1991
Comm. & CC265774

CERTIFICATE DESIGNATING REGISTERED AGENT AND PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, AND ACCEPTANCE OF AGENT UPON WHICH PROCESS MAY BE SERVED

In compliance with Sections 48.091 and 607.034, Florida Statutes, the following is submitted:

Firstly, that Royal Mortgage Lending Corporation, desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at 4463 Highway 399, Jay, Florida 32565, has named its agent to accept service of process within Florida.

Dated this 14th day of March, 1996.

Gloria Faye Rates
Gloria Faye Bates

Having been named to accept service of process for the above named corporation, at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of my duties.

Aloria Jaya Batian Boloria Faye Bates

PAMELA DENISE WILLIAMS

My Comm. Exp. March 14, 1997 Comm. # CC255774

STATE OF FLORIDA COUNTY OF ESCAMBIA

BEFORE ME, a Notary Public authorized to take acknowledgments in the State County set forth above, personally appeared Gloria Faye Bates known to be and known by me to be the person who executed the foregoing Certificate designating registered agent, and has produced a Florida Drivers License as identification, and she acknowledged before me that she agreed to be the registered agent.

IN WITNESS WHEREOF, I have set my hand and seal in the State and County above, this 14th day of March, 1996.

Notary Public

PAMELA DENISE WILLIAMS

Printed Name