

P96 0000 36185

Sylvia DiMonda
1124 Jefferson Street
Hollywood FL 33019
(954) 920-3239

April 16, 1996

Department of State
Corporate Records/
Division of Corporations
PO Box 6327
Tallahassee FL 32314

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-04/23/96--01074--012
***122.50 ***122.50

Dear Secretary of State:

Enclosed please find one original and a copy of the Article
of Incorporation for:

Pioneer Mortgage Services, Inc.

Also find enclosed a check made payable to the Secretary of
State in the amount of \$122.50 which includes the statutory
filing fee. Your assistance in establishing the corporation
to be known as:

Pioneer Mortgage Services, Inc.

is appreciated.

Respectfully,


Sylvia DiMonda

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

96 APR 23 AM 8:50

FILED

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ARTICLES OF INCORPORATION
OF
Pioneer Mortgage Services, Inc.

ARTICLE ONE

The name of the corporation is:
Pioneer Mortgage Services, Inc.
The principle address of the corporation is:
1124 Jefferson Street
Hollywood FL 33019

ARTICLE TWO

The period of its duration is:
FOREVER.

ARTICLE THREE

The purpose for which the corporation is organized is the transaction of any or all lawful business for which corporations may be incorporated under the Florida Corporation Act.

ARTICLE FOUR

The aggregate number of shares which the corporation shall have authority to issue is: ONE HUNDRED.

ARTICLE FIVE

The corporation will not commence business until it has received for the issuance of shares, consideration of the value of NO PAR VALUE consisting of money.

ARTICLE SIX

The street address of its initial registered office is:
1124 Jefferson Street

Hollywood FL 33019
and the name of its initial registered agent at such address is:
Sylvia DiMonda

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























































































































































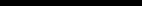
Sylvia DiMonda
Sylvia DiMonda

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CLERK OF STATE
TALLAHASSEE, FLORIDA

ARTICLE SEVEN

The number of directors constituting the initial board of directors is: ONE

The name and address of the person or persons, who are to serve as directors until the first annual meeting of the shareholders or until their successors are elected and qualified, are:

NAME	MAILING ADDRESS	SIGNATURE
Sylvia DiMonda (954) 920-3239	1124 Jefferson Street Hollywood FL 33019	                                                                                                                                                      

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TALLAHASSEE, FLORIDA

ARTICLE EIGHT

The Board of Directors is empowered to make, alter or repeal the Bylaws of the corporation without restriction of their powers conferred by statute.

ARTICLE NINE

The name and address of each incorporator is:

NAME	MAILING ADDRESS	SIGNATURE
Sylvia DiMonda (954) 920-3239	1124 Jefferson Street Hollywood FL 33019	