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NEW FILINGS	AMENDMENTS	
Profit	Amendment	
NonProfit	Resignation of R.A., Officer/ Dire	retor
Limited Liability	Change of Registered Agent	
Domestication	Dissolution/Withdrawal	
Other	Merger	
OTHER FILINGS	REGISTRATION/ QUALIFICATION	
Fictitious Name	Foreign	
Name Reservation	Limited Partnership	
	Reinstatement	F. CHESSER MAY 9 1996
	Trademark	
	Other	

Examiner's Initials

ARTICLES OF INCORPORATION

OF.

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PROFESSIONAL HOME LOANS SYSTEMS, INC.

ARTICLE T

The name of this corporation is Professional Home Loans, Inc. and the street address of the initial principal office of this corporation is 4406-A Del Prado Blvd., Cape Coral, FL 33904.

ARTICLE II

This corporation shall have perpetual existence.

ARTICLE III

This corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE IV

This corporation is authorized to issue five hundred (500) shares of \$1.00 par value common stock.

ARTICLE V

The street address of the initial registered office of this corporation is 4406-A Del Prado Blvd., Cape Coral, Florida 33904 and the name of the initial registered agent of this corporation at that address is John E. Silk.

ARTICLE VI

This corporation shall have one director initially. The number of directors may be either increased or diminished from time to time by the Bylaws but shall never be less than one. The name and address of the initial director of this corporation is:

> John E. Silk 4406-A Del Prado Blvd. Cape Coral, Florida 33904

ARTICLE VII

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation.

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles of Incorporation this 29 day of April 1996

John E Silk

STATE OF FLORIDA

COUNTY OF COLLIER

BEFORE ME, a Notary Public, authorized to take acknowledgments in the State and County set forth above, personally appeared John E Silk known to me and known by me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the State and County aforesaid, this 29 day of April, 1996.

Notary Public

My Commission Expires:



LYNNE E HOLCOMB My Commission CC312089 Expires Aug. 31, 1997 Bonded by HA1 800-422-1555

ACCEPTANCE OF REGISTERED AGENT

STATE OF FLORIDA COUNTY OF COLLIER

BEFORE ME, the undersigned authority, personally appeared John E. Silk, to me known to be the person described in the foregoing Articles of Incorporation as the Resident Agent, and who hereby accepts said designation, and further states that the place of business for which said Resident Agent will accept service of papers on behalf of the corporation is 4406-A Del Prado Blvd., Cape Coral, Firoida 33940 and he acknowledged before me that he executed this Acceptance freely and voluntarily and for the uses and purposes therein expressed.

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SWORN TO AND SUBSCRIBED before me in the County and State last aforesaid, this 29 day of April 1996.

My Commission Expires:



LYNNE E HOLCOMB My Commission CC312530 Expires Aug. 31, 1997 Bonde 1 by HAI 800-423-1555