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350 Royal Palm Way, 4th Floor Palm Beach, Florida 33480 Telephone: (407) 655-7903

Thomas J. Thomas Board Certified Attorney In the Arens of Wills, Trusts, Estates and Taxation 14155 U.S. Highway One Suite 304 Loggerhead Plaza Juno Beach, Florida 33408 Telephone: (407) 775-9155 Fax: (407) 775-0270



May 10, 1996

700001827387 -05/17/96--01101--001 ****122,50 ****122,50

Corporate Records Bureau Division of Corporations Department of State Post Office Box 6327 Tallahassee, FL 32301

Re: Florida Statewide Mortgage Company of Jax Inc.

Dear Sirs:

Please find enclosed the Articles of Incorporation for the above-named corporation, along with a check to cover the following expenses:

Filing Fee \$35.00 Registered Agent Fee 35.00 Certified Copy 52.50

Total

\$122.50

PURSUANT TO F.S. 5607.0203. THE ENCLOSED ARTICLES ARE TO BE EFFECTIVE ON THE SUBSCRIPTION DATE (I.E. May 10, 1996).

Please mail the certified copy to the above address. Thank you for your attention to this matter.

Yours truly,

Thomas J. Thomas

TJT/dr Enclosures D:\LUCIA\JACKSONV\CORPFIL.LTR' FILED

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ARTICLES OF INCORPORATION

FILED

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FLORIDA STATEWIDE MORTGAGE COMPANY OF JAX

STORETARY OF STATE TALLAHASPEE, FLORIDA

The undersigned, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt the following articles of incorporation:

ARTICLE ONE

The name of this corporation is Florida Statewide Mortgage Company of Jax.

ARTICLE TWO

The corporation is to have perpetual existence.

ARTICLE THREE

The corporation may transact any and all lawful business for which corporations may be incorporated under the Florida Business Corporation Act.

ARTICLE FOUR

- 4.01 The aggregate number of shares which the corporation shall have the authority to issue is 1000, all of which shall be common shares with a par value of \$1.00 per share.
- 4.02 The minimum amount of paid-in capital with which the corporation shall begin business shall be not less than Five Hundred Dollars (\$500.00).

ARTICLE FIVE

- 5.01 The street address and mailing address of the initial corporate office of the corporation is 7563 Phillips Highway, Suite 107, Jacksonville, Florida 32256.
- 5.02 The name and address of the initial Resident Agent for this corporation to accept service of process within the State of Florida is Jacqueline Simmons, 7563 Phillips Highway, Suite 107, Jacksonville, Florida 32256.

ARTICLE SIX

6.01 The name and address of the incorporator of this corporation is Jacqueline Simmons, 7563 Phillips Highway, Suite 107, Jacksonville, Florida 32256.

6.02 Said incorporator is over the age of eighteen (18) years; is sui juris, and is a citizen of the United States.

ARTICLE SEVEN

7.01 One (1) director shall constitute the initial Board of Directors of the corporation, but the Bylaws may provide for such increase or decrease in number thereof as is authorized by law.

7.02 The names and addresses of the members of the first Board of Directors are:

Name

Address

Jacqueline Simmons

7563 Phillips Highway Suite 107 Jacksonville, FL 32256

ARTICLE EIGHT

Nothing in these articles of incorporation shall be taken to limit the power of this corporation.

Pursuant to Florida Statute §607.0203(1), these Articles shall be effective on the date of subscription and acknowledgement hereto.

INCORPORATORS:

2

STATE OF FLORIDA)

COUNTY OF DUVAL)

The foregoing instrument was acknowledged before me this 10 , 1996, by Jacqueline Simmons, who personally appeared before me, and (check one) who is personally known to me (or, if not personally known to me) who has produced as identification, and who did not take an oath.

NOTARY PUBLICA

Sign above and Print Name Here: Dancia

SICHAK My commission number, if any, is

DAMIAN SICHAK NOTARY PUBLIC, STATE OF FLORIDA My commission expires Mar. 27, 2000 Commission No. CC 543370

STATE OF FLORIDA DEPARTMENT OF STATE

Cortificate Designating Place of Business or Domicile for the Service of Process Within This State, Naming Agent Upon Whom Process May be Served.

FLORIDA STATEWIDE MORTGAGE COMPANY OF JAX

The following is submitted, in compliance with Chapter 48.091, Florida Statutes:

Florida Statewide Mortgage Company of Jax, is a Florida corporation organized under the laws of the State of Florida, with its principal office at 7563 Phillips Highway, Suite 107, Jacksonville, in the County of Duval, State of Florida, has named Jacqueline Simmons of 7563 Phillips Highway, Suite 107 Jacksonville, Florida 32256, its agent to accept service of process within this state.

OFFICERS

NAME	TITLE	ADDRESS
Jacqueline Simmons	President/ Secretary	7563 Phillips Highway Suite 107 Jacksonville, FL 32256

DIRECTORS:

Jacqueline Simmons

INCORPORATORS:

ACCEPTANCE:

I agree as Resident Agent to accept Service of Process; to keep the office open during prescribed hours; to post my name (and any other officers of said corporation authorized to accept service or process at the Florida designated address) in some conspicuous place in office as required by law.

JACQUELINE SIMMONS Registered Agent

SECRETARY OF STATE

D:\LUCIA\JACKSONV\JAX.INC