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Ron T. Mackail & Associates, P.A.
Accountants

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May 17, 1996

State of Florida
Division of Corporation
Post Office Box 6327
Tallahassee, FL 32314

CERTIFIED MAIL RETURN
RECEIPT REQUESTED

Attention: Charter Department

RE: **ARTICALS OF INCORPORATION
PRESTON FINANCIAL, INC.**

000001851230
-05/05/96--01014--022
***122.60 ***122.60

Dear Sir/Madam:

Enclosed herewith please find the original and one (1) copy of the Articles of Incorporation on the captioned matter. Please file the enclosed Articles, certify the copy and return to the undersigned, in the enclosed self-addressed stamped envelope, provided for your convenience. Also, enclosed please find a check, in the amount of \$122.60, representing the filing fee and certification fee.

Should you have any questions or need further assistance, please do not hesitate to contact me.

Respectfully yours,


Ron T. Mackail, Accountant

RTM/jms

Enclosures

6/7/96
FILED
96 JUN -4 AM 9:16
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF
PRESTON FINANCIAL, INC.**

FILED
JUN - 4 AM 9:19
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

I, the undersigned, for the purpose of forming a corporation under the Florida Statute 607, do hereby adopt the following Articles of Incorporation.

ARTICLE ONE

The name of this corporation shall be: PRESTON FINANCIAL, INC.

ARTICLE TWO

The purpose for which this corporation is formed is to engage in mortgage brokerage. In addition to the above mentioned purpose, the corporation shall have the power to engage in any other business or activity permitted under the laws of the United States and the State of Florida.

ARTICLE THREE

The maximum number of shares of stock which this corporation shall have outstanding at any time shall be 100 shares of common stock with \$1.00 par value. The consideration to be paid for each share of stock shall be \$1.00 in money, property or services, or as fixed by the Board of Directors. The proceeds of the stock subscribed for shall be the amount necessary to begin the business of the corporation at the time the stock certificates are issued and the corporation otherwise activated.

ARTICLE FOUR

The amount of capital with which this corporation shall begin business is \$100.00.

ARTICLE FIVE

This corporation shall have perpetual existence.

ARTICLE SIX

The principal office of this corporation is located at:

**3923 Lake Worth Road
Suite 206
Lake Worth, FL 33461**

The Board of Directors shall have the power to establish branch offices and places of business of this corporation at any place in the State of Florida, or any other state, territory or district of the United States, or in any foreign country, as they deem necessary for the best interest of the corporation. Pursuant to Florida Statutes, the following person is designated as the Registered Agent to accept service of process on behalf of the corporation:

ANDREA HIGGS

The following address is designated as the registered office for this corporation:

**3923 Lake Worth Road
Suite 206
Lake Worth, FL 33461**

ARTICLE SEVEN

The name and post office address of each subscriber to these Articles of Incorporation, the number of shares of stock each agrees to take and the value therefore are as follows:

**Andrea Higgs
3923 Lake Worth Road
Suite 206
Lake Worth, FL 33461
100 Shares**

ARTICLE EIGHT

There shall be one Director initially. The name and post office address of the first Officer and Director of the corporation, who shall hold office for the first year of the corporation's existence or until his/her successors have been elected and qualified are as follows:

President	Andrea Higgs
Vice President	Andrea Higgs
Treasurer	Andrea Higgs
Secretary	Andrea Higgs

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96 JUN -4 AM 9:16
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE NINE

The corporation reserves the right to amend, alter, change or repeal any provisions contained in these Articles of Incorporation, in the manner now or hereafter prescribed in Statute and all rights conferred upon stockholders herein are granted subject to this reservation.

ARTICLE TEN

All of the subscribers to these Articles of Incorporation are over the age of 18 years, are sui juris and resident of the United States, Stock certificates issued by this corporation shall be issued unless and until the same are paid for in full with cash, or its equivalent. Stock certificates shall not be valid unless signed and issued by the President and attested by the Secretary, who shall affix the corporate seal thereon.

ARTICLE ELEVEN

Nothing in these Articles of Incorporation shall be taken to limit the power of this corporation and this corporation shall have all of the rights and powers that are expressly stated under Florida Statutes and laws.

IN WITNESS WHEREOF, we have hereunto subscribed our names this 28th day
of May, 1996.

[Signature]
Subscriber

[Signature]
Registered Agent - Andrea Higgs

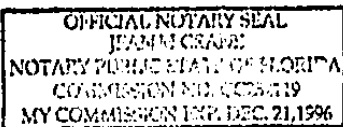
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96 JUN -4 AM 9:16
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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

STATE OF FLORIDA)
)ss:
COUNTY OF PALM BEACH)

On this day personally appeared before me, the undersigned officer duly authorized in
the State and County aforesaid to take acknowledgements that, ANDREA HIGGS, to me well
known, and known to me, to be the person described in and who executed the foregoing Articles
of Incorporation and he acknowledges before me that he executed the same for the purpose
therein expressed.

WITNESS my hand and official seal this 28th day of May, 1996.



Jean M Crane
Jean M. Crane, Notary Public
Commission Number: CC252119
My Commission Expires: 12/21/96

(seal)