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ADRIENNE E. SKINNER

ATTORNEY AT LAW

833 NORTH KROMK AVENUE
HOMESTEAD, FLORIDA 33030

TELEPHONE (305) 846-3130
TELEFAX (305) 846-3030

MIAMI OFFICE
8750 N.W. 30TH AVENUE, SUITE 208
MIAMI, FLORIDA 33120
REPLY TO: HOMESTEAD

June 13, 1996

Secretary of State
DIVISION OF CORPORATIONS
P.O. Box 6327
Tallahassee, Florida 32314

RE: HOME MORTGAGE SERVICES, INC.
MY CLIENT: CARL TRAPANI

100001866261
-06/19/96--01019--005
****131.25 ****131.25

Dear Sir or Madame:

Enclosed please find a fully executed Articles of Incorporation in connection with the above captioned corporation.

Upon receipt, please file same, and return to my office a Certified Copy and a Certificate of Status. I enclose herewith a check in the amount of \$131.25 for the cost of same.

Should you have any questions, please do not hesitate to contact me.

Very truly yours,

ADRIENNE E. SKINNER

EFFECTIVE DATE
6-11-96

AES/lth
Enc.

cc: Carl Trapani
Julia Trapani
Bryan Windsor

JUN 19 1996

BSB

65 JUN 17 PM 9:34
RECEIVED
CORPORATION
FLORIDA

ARTICLES OF INCORPORATION
OF
HOME MORTGAGE SERVICES, INC.

96 JUL 17 AM 9:34
TALLAHASSEE, FLORIDA

ARTICLE I - NAME

The name of this Corporation is HOME MORTGAGE SERVICES, INC.

ARTICLE II - PRINCIPAL OFFICE AND MAILING ADDRESS

The principal office and mailing address of the corporation
is: 11310 So. Orange Blossom Trail
#156
Orlando, Florida 32837

EFFECTIVE DATE
6-11-96

ARTICLE III - DURATION

This corporation shall have perpetual existence; commencing
the same date as the subscription and acknowledgment of these
Articles of Incorporation were signed by the Incorporators.

ARTICLE IV - PURPOSE

This corporation is formed the purpose of transacting any and
all lawful business not specifically prohibited by applicable
Florida law.

ARTICLE V - CAPITAL STOCK

This corporation is authorized to issue 500 shares at one
dollar (\$1.00) par value common stock, which shall be designated
"Common Stock"

ARTICLE VI - INITIAL RESIDENT AND REGISTERED AGENT

The street address of the initial resident and registered
agent office of this corporation is

633 North Krome Avenue,
Homestead, Florida 33030

and the name of the initial registered agent at that address is

ADRIENNE E. SKINNER, ESQ.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

The initial board of directors of the corporation shall consist of one member.

The name and address of the first member of the board of directors is:

CARL E. TRAPANI, President and Treasurer
2320 Loggerhead Road
Las Vegas, NV 89117

BRYAN M. WINDSOR, Vice President
5712 Long Iron Drive
#238
Orlando, Florida 32839

JULIA A. TRAPANI, Secretary
2320 Loggerhead Road
Las Vegas, NV 89117

ARTICLE VIII - INCORPORATORS

The names and addresses of the person signing these Articles of Incorporation is:

CARL E. TRAPANI	President and Treasurer
BRYAN M. WINDSOR	Vice President
JULIA A. TRAPANI	Secretary

ARTICLE IX

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed to the shareholders by them, and approved at a shareholders meeting by a majority of the stock entitled to vote thereon, unless all of the directors and all of the shareholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.


ARTICLE X - AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed to the shareholders by them, and approved at a shareholders meeting by a majority of the stock entitled to vote thereon, unless all of the directors and all of the shareholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.


CARL E. TRAPANI, President

STATE OF Nevada)
COUNTY OF Clark)

The foregoing instrument was acknowledged before me this 11 day of June, 1996, by CARL E. TRAPANI who is personally known to me or who has produced a _____, as identification and who did take an oath.


NOTARY PUBLIC
State of Nevada at Large

My commission expires:

4/4/99



SUZETTE ROSE
Notary Public - Nevada
Clark County
My appt. exp. April 4, 1999

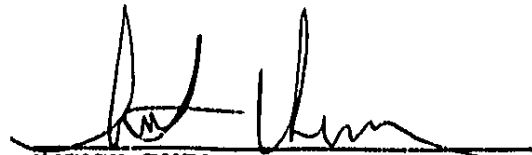

BRYAN M. WINDSOR, Vice President

STATE OF FLORIDA)
COUNTY OF ~~DADE~~)
Orange

The foregoing instrument was acknowledged before me this 12
day of June, 1996, by BRYAN M. WINDSOR who is
personally known to me or who has produced a NO DR LIC
_____, as identification and who did take an oath.



SETH HERMAN
My Comm Exp. 4/18/99
Bonded By Service Inc
No. 00453720
(1 Personally Known) (2 Others)

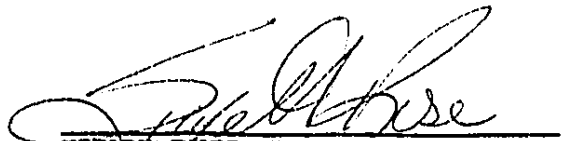

NOTARY PUBLIC
State of NV at Large

My commission expires: 4/18/99


JULIA A. TRAPANI, Secretary

STATE OF Nevada)
COUNTY OF Clark)

The foregoing instrument was acknowledged before me this 11
day of June, 1996, by JULIA A. TRAPANI who is
personally known to me or who has produced a _____
_____, as identification and who did take an oath.


NOTARY PUBLIC
State of Nevada at Large

My commission expires:

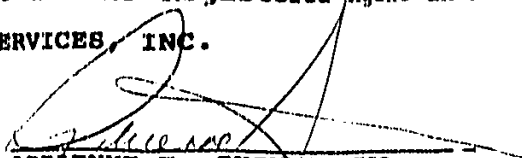
4/4/99



SUZETTE ROSE
Notary Public - Nevada
Clark County
My comm. exp. April 4, 1999

**Acceptance of Registered
Agent and Resident Agent**

I hereby accept and agree to be the Registered Agent and
Resident Agent for HOME MORTGAGE SERVICES, INC.


ADRIENNE E. SKINNER, ESQ.

FILED
JUN 17 AM 9:34
TALLAHASSEE, FLORIDA