

P96000070579

AMERICAN MORTGAGE SOLUTIONS, CORP.
5057 Guernsey Road
Paco, Florida 32571
(904) 995-0714

Corporate Records Bureau
Division of Corporation
Post Office Box 6327
Tallahassee, Florida 32314

Re: Corporation

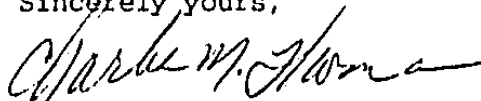
000001929738
-08/22/96--01061--020
****122.50 ****122.50

Dear Madam or Sir:

Enclosed, please find the original and one copy of the Articles of Incorporation for the above-referenced corporation. Also enclosed you will find a check in the amount of \$122.50 for the filing fee.

Should you need anything further, please advise.

Sincerely yours,


Charles M. Thomas

CMT/csb

enclosures

AUG 26 1996 . BSB

FILED
96 AUG 22 AM 8:42
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
AMERICAN MORTGAGE SOLUTIONS, CORP.

FILED
95 AUG 22 AM 8:42
SEC. OF STATE
TALLAHASSEE, FLORIDA

THE UNDERSIGNED SUBSCRIBER to these Articles of Incorporation, natural person competent to do so, hereby form a corporation for profit under the laws of the State of Florida.

Article I

The name of the corporation is: American Mortgage Solutions, Corp.

Article II
Nature of Business

The general character or nature of the business to be transacted by this corporation is to engage in any and all lawful businesses, trades, occupations and professions, including the transaction of any and all lawful business for which corporations may be incorporated under Chapter 607, Florida Statutes.

Article III
Capital Stock

The maximum number of shares of stock that this corporation is authorized to have outstanding at any time is one-thousand (1,000) shares of common stock, each having the par value of one (\$1.00) dollar.

Authorized capital stock may be paid for in cash, services, or property, at a just value to be fixed by the Board of Directors of this corporation at any regular or special meeting.

Article IV
Term of Existence

This corporation shall have perpetual existence.

Article V

Unless waived by written agreement among this corporation and its shareholders, shares held by persons receiving shares in the initial issue of stock in this corporation may not be resold or otherwise transferred to other persons unless such shares are first offered to this corporation, and, if not so purchased, then to the other shareholders at a price and under terms to be specified in the minutes of the corporation or a separate written agreement among the shareholders of the corporation.

Article VI Address and Registered Agent

The initial address of the principle office of this corporation is to be: 5057 Guernsey Road, Pace, Florida 32571, with the mailing address of the same. The Board of Directors may from time to time designate such other address and place for the principle office of this corporation as it may see fit. The address for the Registered Agent for the corporation shall be the same as above; and the Registered Agent at such address is CHARLES M. THOMAS.

Article VII Directors-Initial Directors

The corporation shall have one (1) director initially, but the number of directors may be increased or diminished from time to time by the By-Laws. The name and street address of the initial directors, who shall hold office until their successors are elected and have qualified, are as follows: CHARLES MARTIN (MARTY) THOMAS and LORI DIANE THOMAS at 5057 Guernsey Road, Pace, FL 32571.

Article VIII
Subscribers

The name and address of each subscriber of these Articles of Incorporation, and the number of shares of stock each agrees to take, is as follows: CHARLES (MARTY) THOMAS, 5057 Guernsey Road, Pace, Florida 32571 - 500 shares; and LORI DIANE THOMAS, 5057 Guernsey Road, Pace, Florida 32571 - 500 shares.

Article IX
Effective Date

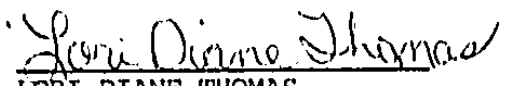
These Articles of Incorporation shall be effective upon filing with the Secretary of the State of Florida.

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 by them to the stockholders, and approved at a stockholder's meeting by a majority of the stock entitled to vote thereon, unless all the directors and all the stockholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

IN WITNESS WHEREOF we have hereunto set our hands and seals,
acknowledged and filed the foregoing Articles of Incorporation under the
laws of the State of Florida, this 20th day of August, 1996.

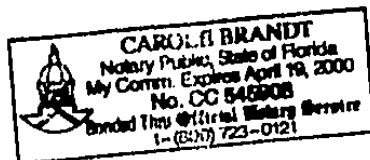

CHARLES MARTIN THOMAS
Subscriber

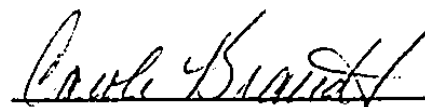

LORI DIANE THOMAS
Subscriber

STATE OF FLORIDA
COUNTY OF ESCAMBIA

Before me personally appeared CHARLES (MARTY) THOMAS, identified by
FDL# 7520-153-47-377-0 and LORI DIANE THOMAS, identified by
FDL# 7520-524-55-891-0 and who executed the foregoing Articles
of Incorporation, and acknowledged before me that they executed the same
for the purposes therein expressed.

WITNESS my hand and official seal in the county and state named
above on this 20th day of August, 1996.




NOTARY PUBLIC
STATE OF FLORIDA AT LARGE
My Commission Expires:
4/19/2000

REGISTERED AGENT ACCEPTANCE

I do hereby accept the foregoing designation as Registered Agent of
AMERICAN MORTGAGE SOLUTIONS, CORP. this 20th day of August, 1996.


CHARLES (MARTY) THOMAS