# P9600001971 TRANSMITTAL LETTER

Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

40000199944 -08/27/96--01191--008 \*\*\*\*191.25 \*\*\*\*131.25

SUBJECT: Qual	lity Nome Mor	tgage, Inc.		
	roposed corporate r	name - must include su	iffix)	
Enclosed is an origina	I and one (1) co	py of the articles c	of incorporation a	and a check
for :  \$70.00  Filing Fee	\$78.75 Filing Fee & Certificate	\$122.50 Filing Fea & Certified Copy Additional Cop	X \$131.25 Filing Fee, Cerdfied Copy & Cerdficate	1/96
FROM:	Ben Reich	enbach		1, PY 7/2
Lucian	Name	Name (printed or typed)		
	1703 Emer	son		
		Address		
	Jacksonvi	lle, FL 32207		
	Cit	City, State & Zip		
	904-391-0	904-391-0074		
	Daytime	Daytime Telephone number		

NOTE: Please provide the original and one copy of the articles.

#### ARTICLES OF INCORPORATION

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

Quality Home Mortgage, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

1703 Emerson Street, Jacksonville, FL 32207

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

Five Hundred Shares

ARTICLE IV WILLIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the saidal registered agent is:

Benjamin Reichemberg Jr. 1703 Emerson Sures Jacksonville, FL 32207

#### ARTICLE V INCORPORATOR(S)

#### See instructions for officers/directors

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

Bonjamin Reichenbach Jr. - President 1703 Emerson Street Jacksonville, FL 32207

Shawn Reichenbach - Secretary 1703 Emorson Street Jacksovnille, FL 32207

The und	ersigned i	ncorporator(s)	) has(have) exe	cuted these A	articles of Inco	orporation this
23rd	day of _	August		, 19 <u>96</u>	<u> </u>	
(An addi	tional arti	cle must be ad	ided if an effec	tive date is re	quested.)	
		Be	jamin R	echerte	ah Jr.	Proudat.
		Sho	won R	eichen	•	Secretair
				Signature		
		•	5	Signature		

#### Notarization is not required

NOTE: Affixing an officer title after a signature of an incorporator does not constitute the designation of officers.

### CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607,0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA,

1,	The name of the corporation is:	Quality	llomo	Mortgage,	Inc.		_
2.	The name and address of the regist	ered agent and office is:			<u> </u>	95 AUG 26	SECRETA
	Benja	min Reichenbach	Jr.				20.00
		(Name)				##   :	23.0
	1703	Emerson Street				1: 08	ATIONS
	(P.O. Box	or Mail Drop Box NOT AC	CEPTAB	LE)			Oi
	Jacks	onville, FL 3220	07				
	·····	(City/State/Zip)					
				•			

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Berjamin Renchenlach 8/23/96 (DATE)

## QUALITY CACAGE CO., NO. 7 FLORIDA MORTGAGE BROKERAGE BUSINESS GEORGIA RESIDENTIAL MORTGAGE LICENSEE

November 12, 1996

Division of Corporations P O Box 6327 Tallahassee, FL 32314 1 0 0 0 0 2 0 6 6 0 4 1 --- 2 -11/15/96 0 1074 -- 007 \*\*\*\*\*\*61,25 \*\*\*\*\*\*61,25

To whom it may concern:

We have enclosed an amendment to the Articles of Incorporation for our company (formerly Quality Home Mortgage, Inc.) I have enclosed a check for \$61.25 for the certified copies and the certificate of status. If there are any questions about this, please call me at 904-391-0074.

Thunk you,

Shawn Reichenbach

Secretary

AUTHORIT

CORRECT

PATE

POC. EXPA

PHONE I

OC.

18 pod

20 NO 15 W 51 NO 196

1703 EMERSON STREET, JACKSONVILLE, FL 3220 904-391-0074 FAX 904-391-0056 1-800-783-8161 PIN#2116



May 7, 1997

SHAWN REICHENBACH QUALITY HOME LENDING, INC. 1703 EMERSON STREET JACKSONVILLE, FL 32207

SUBJECT: QUALITY HOME LENDING, INC.

Ref. Number: P96000071971

The document for QUALITY HOME LENDING, INC. was filed on November 15, 1996. However, your check for \$61.25 was not sufficient to cover the certification you requested.

If you will return a check in the amount of \$35.00, with a copy of this letter and a filed stamped copy of the document, if available, your request will be promptly handled.

Should you have any questions concerning the fees, please refer to the attached fee schedule.

Karen Gibson Division of Corporations

THE 1997 ANNUAL REPORT HAS NOT BEEN FILED YET. THIS IS A REQUIRED FILING. ENCLOSED IS A FORM. THE FILING FEE THROUGH MAY IS \$165.00.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6880.

Karen Gibson Corporate Specialist

Letter Number: 797A00024070

#### ARTICLES OF AMENDMENT TO ARTICLES OF INCORPORATION OF

Quality Home Mortgage, 'Inc.

(present name)

Pursuant to the provisions of section 607.1006, Florida Statutes, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation:

FIRST: Amendment(s) adopted: (indicate article number(s) being amended, added or deleted)

Article I- Name change to Quality Home Lending, Inc.



SECOND: If an amendment provides for an exchange, reclassification or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself, are as follows:

THIRD	The date of each amendment's adoption: Novombor 12, 1996					
FOURTH: Adoption of Amendment(s) (CHECK ONE)						
C	The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) was/were sufficient for approval.					
C	The amendment(s) was/were approved by the shareholders through voting groups.  The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):					
"The number of votes cast for the amendment(s) was/were sufficient for approval by,"  voting group						
	The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.					
6	The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.					
Signed this 12th day of November , 19 96 .						
Signature						
the shareholders)						
	OR					
(By a director if adopted by the directors)						
OR						
(By an incorporator if adopted by the incorporators)						
Benjamin R. Reichenbach Jr.						
Typed or printed name						
Progidant /Talana						
	President /Incorporator Title					
	*****					