796000073438

TRANSMITTAL LETTER

SUBJECT: First Haritage Mortange Company of Florida, Inc. (Proposed corporate name - must include au. ix)

Department of State
Division of Corporations
P. O. Pax B327
Tallahassee, FL 32314

GDTC001 9226466 -08/20/06--01006--016 *****76.75

Siling Fee	\$78.75 Filling Fee & Certificate	### \$122.50 Filing Fee & Certified Copy Additional Cop	#131.25 Filing Fee, Certified Copy & Certificate y Required	
FROM:		Biggles (printed or typed)	7	30 M SS
	1720 O	keechobee Rd. Address	1	
	Fort P	ierce. Florid v.Sum & Zp	a 39450	PII 12: 15
	407-461- Daytime	-3884 Telephone number		P

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

W96-17604



August 21, 1996

NANCY BIGGLES 1720 OKEECHOBEE ROAD FORT PIERCE, FL 39450

SUBJECT: FIRST HERITAGE MORTGAGE COMPANY OF FLORIDA, INC. Ref. Number: W96000017604

We have received your document for FIRST HERITAGE MORTGAGE COMPANY OF FLORIDA, INC. and check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned to you for the following reason(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of an entity name **DOES NOT** constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

When the document is resubmitted, please return a copy of this letter to ensure that your document is properly handled.

If you have any questions about the availability of a particular name, please call (904) 488-9000.

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) 487-6925.

Brenda Baker Corporate Specialist

Letter Number: 296A00039832

96 AUG 30 PH 12: 15
TALLAHAS GEE FELANDA

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:

Provident Mortgage, Inc.

ARTICLE II - PRINCIPAL OFFICE
The principal place of business and mailing address of this corporation shall be:

1720 Okeechobee Rd.

Fort Pierce, Florida 39450

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

Seven Hundred Fifty (750)

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS
The name and address of the initial registered agent is:

Nancy Biggles
7106 Lorraine Ct.
Fort Pierce, Florida 34982

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(sec):

Nancy Biggles
7106 Lorraine Ct.
Fort Pierce, Florida 34982

Stephen L. Osborne 405 Linden Pl. Danville, Virginia 24541

Phillip T. Harris 6171 Riverside Dr., Apt B5 Danville, Virginia 24540

James McCauley 103 Southland Dr. Danville, Virginia 24541

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

13th day of August , 19 96

(An additional article must be added if an effective date is requested.)

Signature

Signature

Signature

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 OFFICEREGISTERED AGENT, IN THE STATE OF FLORIDA.

1.	The nume of the corporation is: 1 Provident 100049Age, The	. (
	· · · · · · · · · · · · · · · · · · ·	
2.	The name and address of the registered agent and office is:	
	Nancy Biggles	
	(P.O. Box or Mul Drop Lox NOT ACCEPTABLE)	Ø
	Fort Pierce, Florida 34982	

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.

Any Biggles 9/13/96 (DATE)