


P97000005226

Louise Caron
Direct Mortgage Lender, Inc.
721 SE 17th St
St. Landerville, IL 33316

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-01/21/97--01065--013
*****70.00 *****70.00

THIS DOCUMENT CONTAINS AN ERASURE SENSITIVE FACE. ATTEMPTED ALTERATIONS WILL APPEAR WHITE.

	AMERICAN EXPRESS MONEY ORDER
AGENT	02-046553447
PAY EXACTLY NOT GOOD OVER \$300.	AGENT 304373 DATE 011697 TIME 1016 10 02046553447 LOCATION 030002
	SEVENTY DOLLARS AND NO CENTS *****
PAY TO THE ORDER OF	Florida Department of State
Issued by	Steph USA
American Express Travel Related Services Company, Inc.	Payable at Norwest Bank Grand Junction - Downtown, N.A. Grand Junction, Colorado
1:102100400:02 0465534477	

ARTICLES OF INCORPORATION
OF

STEPH USA INC.

The undersigned incorporator, for the purposes of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be " Steph USA Inc. ".

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this Corporation is:
721 S.E. 17th Street
Ft. Lauderdale, Fl. 33316

ARTICLE III CAPITAL STOCK

The aggregate number of shares which the Corporation is authorized to issue is Ten Thousand (10,000) shares of Common Stock, par value \$ 1.00 per share.

ARTICLE IV PURPOSE

The Corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE V INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is:
Stéphane Paquet
19, Highborne
Dania, Fl. 33304

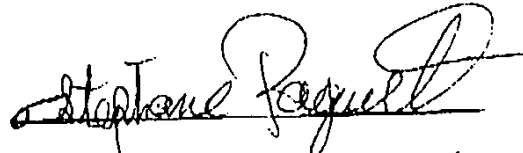
ARTICLE VI INCORPORATOR

The name and street address of the incorporator to these Article of Incorporation is:

Stéphane Paquet
721 S.E. 17th Street
Ft. Lauderdale, Fl. 33316

The Corporation shall have one (1) director initially. The number of directors may be either increased or decreased from time to time as provided in the Bylaws of the Corporation, but shall never be less than one (1). The name and address of the initial Directors is Stéphane Paquet will be President and Secretary, he live at 19, Highborne Dania, Fl. 33004

The undersigned has executed these Articles of Incorporation this 15th day of January, 1997



Stéphane Paquet, Incorporator

CERTIFICATE DESIGNATING THE ADDRESS

AND AN AGENT UPON WHOM PROCESS MAY BE SERVED

Having been named to accept service of process for Corporation, at the place designated in its Articles of Incorporation, I agree to act in this capacity and to comply with the provisions of Section 607.0505 of the Florida Statutes.

Dated: January 15, 1997


Stéphane Paquet
Registered Agent