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FLORIDA DIVISION OF CORPORATIONS
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TO: DIVISION OF CORPORATIONS

FAX #: (904)922-4001

FROM: ACE INDUSTRIES, INC.
CONTACT: FAM FRIEDMAN
PHONE: (305)358-2571

ACCT#: 070744001530

FAX #: (305)358-7832

NAME: AMERIBANC HOME MORTGAGE CENTER, INC.

AUDIT NUMBER.....H97000001388

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

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TALLAHASSEE, FLORIDA

97 FEB 19 AM 9:37
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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[Handwritten signature]
2/19/97



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

January 27, 1997

ACE

SUBJECT: AMERIBANC HOME MORTGAGE CENTER, INC
REF: W97000001851

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refile the complete document, including the electronic filing cover sheet.

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking
Director's Office
Suite 1401, The Capitol
Tallahassee, FL 32399-0350
(904) 488-1111.

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) 487-6933.

Dana Calloway
Document Specialist

FAX Aud. #: W97000001388
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02/13/97 11:55

305 358 7832

ACE INDUSTRIES/PRINTING CORP KIT P.03
NO.816 P882



ROBERT F. MILLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
32399-0350

February 5, 1997

Mr. Howard Vernick
Director of Mortgage Lending
Advanced Mortgage Planners, Inc.
1800 NW 49 Street, Suite 600
Fort Lauderdale, FL 33309

Dear Mr. Vernick:

Re: "BANCPLUS HOME MORTGAGE CENTER, INC."
dba "BANCPLUS HOME MORTGAGE CENTER"

Thank you for your recent letter/fax requesting approval for use of the above-referenced name. It is the opinion of this Department that your name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced name being registered to conduct business in the State of Florida.

Sincerely,

Wm. Douglas Johnson
Assistant Director
Division of Banking
101 East Gaines Street
Suite 636, The Fletcher Building
Tallahassee, FL 32399-0350
(904) 458-1111

:kr

cc: Karen Beyer, Chief
Bureau of Corporate Records
Division of Corporations
Secretary of State's Office

H97-01388

ARTICLES OF INCORPORATION

FILED

97 FEB 19 AM 9:37

Article 1: Name of Corporation BANCPLUS HOME MORTGAGE CENTER, INC. SECRETARY OF STATE
Address of Corporation 2060 NORTHEAST 208th STREET TALLAHASSEE, FLORIDA
NORTH MIAMI BEACH, FLORIDA 33179

Article 2: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 100, with a par value of \$1.00. (PAR VALUE is NOT REQUIRED).

Article 3: REGISTERED OFFICE: HOWARD VERNICK
and 2060 NORTHEAST 208th STREET
REGISTERED NAME: NORTH MIAMI BEACH, FLORIDA 33179

I am familiar with and hereby accept the duties and responsibilities as registered agent for said corporation

 1/18/97
Date

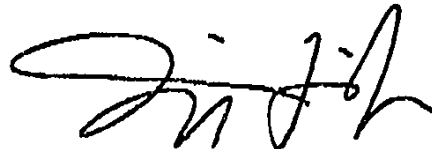
Article 4: The Board of Directors are: (Board of Directors is NOT REQUIRED)
First listed is President. Second is Secretary/Additional Directors.

1. HOWARD VERNICK
2060 NORTHEAST 208th STREET
NORTH MIAMI BEACH, FLORIDA 33179

Article 5: The Name and Address of the INCORPORATOR is:

HOWARD VERNICK
2060 NORTHEAST 208th STREET
NORTH MIAMI BEACH, FLORIDA 33179

In witness whereof I have subscribed my name

 1/18/97

H97-01388

Prepared by:

ACE INDUSTRIES, INC.
54 NW 11th Street
Miami, FL 33136
305-358-2571