

NEIL GONZALEZ, III
3800 S.W. 133rd Court
Miami, Florida 33175

PA7000023172

March 4 1997
Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

600002109526--4
-03/11/97--01038--001
*****78.75 *****78.75

Re: PRINCIPAL MORTGAGE GROUP, INC.

Dear Sirs:

Enclosed is an original and one (1) copy of the original articles of incorporation and a check for \$78.75 which covers the filing fee and certificate.

Please file the enclosed documents expeditiously.

Sincerely,



Neil Gonzalez, III
3800 S.W. 133rd Court
Miami, FL 33175
(305) 554-7000

NGIII/nmg

Enclosures

\\CLPA1\SYS\USERS\NEIL\PERSONAL\corptrns.let

FILED
97 MAR 10 AM 10:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA



ARTICLES OF INCORPORATION
OF
PRINCIPAL MORTGAGE GROUP, INC.

WE, the undersigned, hereby associate together for the purpose of becoming a corporation under the laws of Florida, by and under the provisions of the Statutes of the State of Florida, providing for the formation, rights, privileges, and immunities of corporations for profits.

ARTICLE I

The name of this corporation shall be:

PRINCIPAL MORTGAGE GROUP, INC.

Its business shall be carried on at Dade County, Florida, and at such other points or places in the State of Florida and in the United States and foreign countries as may, from time to time, be authorized by the Board of Directors. Its principal office shall be at: 3800 S.W. 133 COURT, MIAMI, FL 33175..

ARTICLE II

The general nature of the business or businesses to be transacted is as follows:

SECTION I: To engage in Mortgage lending in the State of Florida.

SECTION II: To engage in any business and to execute any or all the powers authorized and permitted by virtue of the Corporate Law of the State of Florida. This corporation shall have all the general powers, but no recitation, expression, or declaration of specific or special powers or purposes herein enumerated shall be deemed to be exclusive, but is hereby expressly declared that all other lawful

97 MAR 10 AM 10:55
FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

powers permitted to corporations for profit are hereby included.

ARTICLE III

The maximum number of shares of stock this corporation is authorized to have outstanding at any time shall be 100 shares at no par value.

ARTICLE IV

The minimum capital requirements of this corporation shall be that which is required by Florida law.

ARTICLE V

This corporation shall exist perpetually.

ARTICLE VI

The principal place of business of this corporation shall be located in Dade County, Florida, and it may have such other places of business, both within and without the State of Florida and in foreign countries, as may be necessary or convenient.

ARTICLE VII

The business of this corporation shall be conducted by a Board of Directors of not less than one (1) Director, the exact number of Directors to be fixed by the by-laws of this corporation.

ARTICLE VIII

The names and post office addresses of the First Board of Directors of this corporation who shall hold office until the organization meeting of this corporation and until their successors are elected and have qualified are:

<u>NAME</u>	<u>ADDRESS</u>
NEIL GONZALEZ, III	3800 S.W. 133 RD Court, Miami, FL 33175

The offices to be held by the above-named Directors are as follows:

<u>NAME</u>	<u>OFFICE</u>
NEIL GONZALEZ, III	PRESIDENT/SECRETARY

ARTICLE IX

The names and post office addresses of each subscriber of these Articles of Incorporation and a statement of the number of shares of stock which each agrees to take is as follows:

<u>NAME</u>	<u>ADDRESS</u>	<u>SHARES</u>	<u>VALUE</u>
NEIL GONZALEZ, III.	Same as Above		

ARTICLE X

The street address of the initial registered office and initial resident office of this corporation is 3800 S.W. 133RD Court, Miami, FL 33175 and the name of the initial registered agent and resident agent of this corporation at that address is NEIL M. GONZALEZ, JR., 14230 S.W. 57TH LANE, APT. 203, MIAMI, FL 33183.

ARTICLE XI

The provisions of this Charter, and each and every article and section hereof, and the by-laws of this corporation shall be considered a part of every contract and transaction to which this corporation shall be party. Every person, association, and/or corporation dealing with this

corporation is hereby charged with notice and knowledge of this corporation.

The undersigned incorporator has executed these Articles of Incorporation this 4th day of March, 1997.


NEIL GONZALEZ, III as Incorporator

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR
THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON
WHOM PROCESS MAY BE SERVED.

In pursuance of Chapter 48.091, Florida Statutes, the
following is submitted in compliance with said Act:

That **PRINCIPAL MORTGAGE GROUP, INC.**, desiring to
organize under the laws of the State of Florida with its
principal office as indicated in the Articles of
Incorporation at City of Miami, County of Dade, State of
Florida, has named

**Neil M. Gonzalez, Jr.,
14230 S.W. 57th Lane, Apt. 203,
Miami, County of Dade, State of Florida,**

as its agent to accept service of process within this
state.

ACKNOWLEDGMENT:

Having been named to accept service of process for the
above-stated corporation at place designated in this
certificate, I hereby accept to act in this capacity and
agree to comply with the provision of said Act relative to
keeping open said office.

By: 

Registered Agent

H:\PERSONAL\pmgi.art

FILED
97 MAR 10 AM 10:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA