



THE UNITED STATES
CORPORATION
COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 413405 81557A

AUTHORIZATION :

Patricia Pizutto

COST LIMIT : \$ 70.00

ORDER DATE : June 3, 1997

ORDER TIME : 10:29 AM

ORDER NO. : 413405-010

CUSTOMER NO: 81557A

300002199893--2

CUSTOMER: Mark F. Mooney, Esq.
MARK F. MOONEY, ESQ

1211 W. Fletcher Avenue

Tampa, FL 33612

DOMESTIC FILING

NAME: EXECUTIVE MORTGAGE LENDERS,
INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Tonya C. Holliday

EXAMINER'S INITIALS: _____

97 JUN -3 PM 1:34
TALLAHASSEE, FLORIDA

RECEIVED
97 JUN -3 AM 11:21
DIVISION OF CORPORATION
JUN -3 1997

**ARTICLES OF INCORPORATION
OF
EXECUTIVE MORTGAGE LENDERS, INC.**

FILED
97 JUN -3 PM 1:34
TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a Corporation under the Florida Business Corporations Act, does hereby adopt the following Articles of Incorporation.

Article I - Name

The name of this Corporation is **Executive Mortgage Lenders, Inc.** The principal place of business of this Corporation shall be 10029 W. Hillsborough Ave., Tampa, Florida, 33615, or such other place as may be designated by the Board of Directors.

Article II - Capital Stock

The Corporation shall have the authority to issue 1,000 shares of common stock, no par value.

Article III - Initial Registered Office and Agent

The street address of the initial registered office of this Corporation is 10029 W. Hillsborough Ave., Tampa, Florida, 33615. The initial registered agent of this Corporation is Salvatore Maita.


Article IV - Incorporator

The name and address of the person signing these Articles as the incorporator is:

Salvatore Maita, Jr
10029 W. Hillsborough Ave.
Tampa, FL 33615

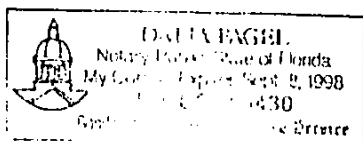
IN WITNESS WHEREOF, the undersigned Incorporator has

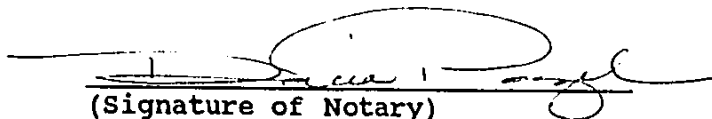
executed these Articles of Incorporation, this 2 day of June, 1997.


Salvatore Maita, Jr

STATE OF FLORIDA
COUNTY OF HILLSBOROUGH

The foregoing Articles of Incorporation were acknowledged before me this 2 day of June, 1997 by Salvatore Maita, who is personally known to me or who has produced a Florida Drivers License as identification and did not take an oath.

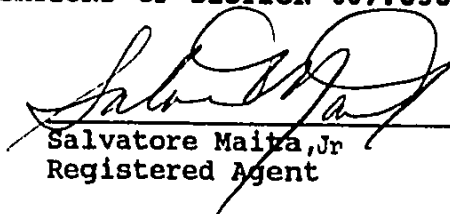



(Signature of Notary)

DALIA PAGEL
(Printed Name of Notary)
NOTARY PUBLIC
State of Florida At Large

My Commission Expires:

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THESE ARTICLES OF INCORPORATION, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I ACCEPT THE DUTIES AND OBLIGATIONS OF SECTION 607.0505 FLORIDA STATUTES.

 6/2/97
Salvatore Maita, Jr Date
Registered Agent