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Greenberg, Traurig et al
ATTN: ROBERT E. McDONALD

(Requestor's Name)

101 E. COLLEGE AVE

(Address)

TALLAHASSEE FL 32301 222-6891

(City, State, Zip)

(Phone #)

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OFFICE USE ONLY

CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known):

1. PEOPLES HOME FINANCE COMPANY

(Corporation Name)

(Document #)

2.

(Corporation Name)

(Document #)

3.

(Corporation Name)

(Document #)

4.

(Corporation Name)

(Document #)

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<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

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97 JUL -1 AM 11:14
DIVISION OF CORPORATION

Examiner's Initials

**ARTICLES OF INCORPORATION OF
PEOPLES HOME FINANCE COMPANY**

The undersigned hereby acts to form a corporation under the laws of the State of Florida, by and under the provisions of the statutes of the State of Florida, providing for the formation, liability, rights, privileges and immunities of a corporation for profit.

**ARTICLE I
NAME**

The name of this corporation shall be Peoples Home Finance Company.

**ARTICLE II
GENERAL NATURE OF BUSINESS**

The general nature of the business to be transacted by this corporation is to engage in any activity or business permitted under the laws of the United States and of the State of Florida.

**ARTICLE III
STOCK**

The authorized Capital Stock of this corporation shall consist of one hundred (100) shares of one dollar (\$1.00) par value common stock.

**ARTICLE IV
CORPORATE EXISTENCE**

This corporation shall exist perpetually unless dissolved according to law.

**ARTICLE V
ADDRESS**

The street address of the principal office of this corporation shall be 8021 Phillips Highway, Jacksonville, Florida 32256, or at such other location designated by the Board of Directors with the privilege of having branch or other offices at other places within or without the State of Florida.

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STATE OF FLORIDA
TALLAHASSEE

ARTICLE VI
NUMBER OF DIRECTORS

The business of the corporation shall be conducted by a Board of Directors consisting of not less than one (1) director. The number of directors shall be as set forth in the Bylaws of the corporation.

ARTICLE VII
INITIAL BOARD OF DIRECTORS

The names and street addresses of the members of the initial Board of Directors who shall hold office until the first meeting of the stockholders or until their successors are elected or appointed and have qualified are as follows:

<u>Name</u>	<u>Street Address</u>
Thomas A. Morcom	8021 Phillips Highway Jacksonville, Florida 32256

ARTICLE VIII
INCORPORATOR

The name and street address of the sole incorporator to these Articles of Incorporation is as follows:

<u>Name</u>	<u>Street Address</u>
Robert R. McDonald	101 E. College Avenue Tallahassee, Florida 32301


ARTICLE IX
REGISTERED AGENT

The registered agent and the street address of the registered office of this corporation shall be Robert R. McDonald, 101 E. College Avenue, Tallahassee, Florida 32301, with the privilege of having branch or other offices at other places within or without the State of Florida.

ARTICLE X
AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by a majority vote of the stockholders or by the Board of Directors, proposed by them to the stockholders, and approved at a stockholders' meeting by a majority of the stock entitled to vote thereon, unless all the stockholders and all the directors sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

IN WITNESS WHEREOF, the undersigned, being the original incorporator to the Capital Stock heretofore named, has hereunto set his hand and seal this 30 day of June, 1997.


Robert R. McDonald

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

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 office/registered agent, in the state of Florida.

1. The name of the corporation is: Peoples Home Finance Company
2. The name and address of the registered agent and office is:

Robert R. McDonald
101 E. College Avenue
Tallahassee, Florida 32301

SIGNATURE: Robert R. McDonald
TITLE: Incorporator
DATE: June 30, 1997

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.

Robert R. McDonald
Name: Robert R. McDonald
DATE: June 30, 1997

morcom/peoples/artinc

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STATE
TALLAHASSEE