

P97000065434

DAVID H. THOMAS

ATTORNEY AT LAW

2530 Second Street
Fort Myers, Florida 33901
(941) 237-5536

100002249121--0
-07/28/97--01034--013
*****78.75 *****78.75

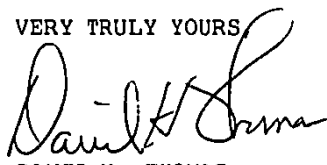
FLORIDA DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
P.O. BOX 6327
TALLAHASSEE, FLORIDA 32314

DEAR SIR :

ENCLOSED PLEASE FIND THE ARTICLES OF INCORPORATION FOR
FIRST CHOICE MORTGAGE LOANS, INC. THE COMPANY'S CHECK IN THE
AMOUNT OF \$78.75 FOR THE FILING FEE, CERTIFICATE OF STATUS AND
REGISTERED AGENT DESIGNATION IS ENCLOSED.

YOUR COOPERATION IN FILING AND RETURNING THE ENCLOSED COPY
AS FILED WILL BE APPRECIATED.

VERY TRULY YOURS



DAVID H. THOMAS
DHT\skm

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 JUL 29 PM 1:05

46/66/4
7/29/97

1

ARTICLES OF INCORPORATION

OF

FIRST CHOICE MORTGAGE LOANS, INC.

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 JUL 28 PM 1:05

THE UNDERSIGNED, FOR THE PURPOSES OF FORMING A CORPORATION UNDER THE FLORIDA GENERAL CORPORATION ACT, DOES HEREBY ADOPT THE FOLLOWING ARTICLES OF INCORPORATION.

ARTICLE I

THE NAME OF THE CORPORATION IS: FIRST CHOICE MORTGAGE LOANS, INC.

ARTICLE II

THE DURATION OF THE CORPORATION IS PERPETUAL.

ARTICLE III

THE CORPORATION SHALL COMMENCE ITS CORPORATE EXISTENCE AT 1199 MOODY ROAD, NORTH FORT MYERS, FLORIDA 33903

ARTICLE IV

THE GENERAL PURPOSE FOR WHICH THIS CORPORATION IS ORGANIZED SHALL BE THE TRANSACTION OF ANY AND ALL LAWFUL BUSINESS FOR WHICH CORPORATIONS MAY BE INCORPORATED UNDER THE LAWS OF THE UNITED STATES AND THE FLORIDA GENERAL CORPORATION ACT.

ARTICLE V

THE AGGREGATE NUMBER OF SHARES OF STOCK WHICH THE CORPORATION IS AUTHORIZED TO ISSUE IS ONE THOUSAND (1,000.00) SHARES OF NO PAR VALUE COMMON STOCK.

ARTICLE VI

THE STREET ADDRESS OF THE ORIGINAL REGISTERED OFFICE OF THE CORPORATION IS: 1199 MOODY ROAD, NORTH FORT MYERS, FLORIDA 33903.

THE; NAME OF ITS INITIAL REGISTERED AGENT AT SUCH ADDRESS IS : STEVEN R. JEPPESEN.

ARTICLE VII

THE NUMBER OF DIRECTORS CONSTITUTING THE INITIAL BOARD OF DIRECTORS OF THE CORPORATION IS ONE (1). THE NAME OF AND ADDRESS OF EACH PERSON WHO IS TO SERVE AS A MEMBER OF THE INITIAL BOARD OF DIRECTORS IS:

NAME: STEVEN R. JEPPESEN

ADDRESS: 1199 MOODY ROAD
NORTH FORT MYERS, FLORIDA 33903


ARTICLE VIII

THE NAME AND ADDRESS OF THE INCORPORATOR IS:

NAME: STEVEN R. JEPPESEN

ADDRESS: 1199 MOODY ROAD
NORTH FORT MYERS, FLORIDA 33903

EXECUTED BY THE UNDERSIGNED AT FORT MYERS, FLORIDA ON THIS THE 25TH DAY OF JULY, 1997.


STEVEN R. JEPPESEN

(INCORPORATOR)

STATE OF FLORIDA)
COUNTY OF LEE)

I HEREBY CERTIFY THAT ON THIS DAY, BEFORE ME, AN OFFICER DULY AUTHORIZED IN THE STATE OF FLORIDA AND COUNTY AFORESAID TO TAKE ACKNOWLEDGMENTS, PERSONALLY APPEARED STEVEN R. JEPPESEN, TO ME WELL KNOWN TO BE THE PERSON DESCRIBED IN AND WHO EXECUTED THE FOREGOING ARTICLES OF INCORPORATION AND ACKNOWLEDGED BEFORE ME THAT HE EXECUTED THE SAME.

WITNESS MY HAND AND OFFICIAL SEAL IN THE COUNTY AND STATE LAST AFORESAID THIS THE 25TH. DAY OF JULY 1997.


NOTARY PUBLIC DAVID H. THOMAS

COMMISSION EXPIRES:

(NOTARY SEAL)

DAVID H. THOMAS
Notary Public, State of Florida
My Comm. Expires Mar. 20, 2000
No. CC 357500
Bonded thru Official Notary Service

CERTIFICATE DESIGNATING RESIDENT AGENT
UPON WHOM PROCESS MAY BE SERVED

PURSUANT TO CHAPTER 48.091, FLORIDA STATUTES, FIRST CHOICE MORTGAGE LOANS, INC., DESIRING TO ORGANIZE UNDER THE LAWS OF THE STATE OF FLORIDA, WITH ITS REGISTERED OFFICE AT 1199 MOODY ROAD, NORTH FORT MYERS, FLORIDA 33903 AS INDICATED IN THE ARTICLES OF INCORPORATION, DESIGNATED STEVEN R. JEPPESEN AS ITS REGISTERED AGENT AT THE FOREGOING ADDRESS TO ACCEPT SERVICE OF PROCESS WITHIN THIS STATE.

ACKNOWLEDGMENT:

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE-STATED CORPORATION AT THE 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

FILED STATE
SECRETARY OF CORPORATIONS
97 JUN 28 PM 1:05