

P97000076332

Victor Puig
2832 NE 66th St.
Ocala, FL 34479
352-351-5218

August 25, 1997

Secretary of State
Corporations Division
409 E. Gaines St.
Tallahassee, FL 32399

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-08/27/97-01098--005
*****70.00 *****70.00

To whom it may concern,

Enclosed please find a completed certificate of incorporation for AMERICAN CITY
MORTGAGE CORPORATION.

This is a correspondent mortgage lender corporation, I require your response to apply for
that licensee.

Should you need to contact me you may do so at 352-351-5071.

Respectfully,


V.M. Puig

~~1997 P97000076332~~

W. Sampson SEP 4 - 1997

9-4-97
8-28-97
WS

Victor Puig
2832 NE 66th St.
Ocala, Fl. 34479
352-351-5071

September 2, 1997

Florida Department of State
Sandra B. Mortham
Secretary of State
DIVISION OF CORPORATION
409 E. GAINES ST.
Tallahassee, Florida 32399
ATTN: Ms. Wanda Sampson

Dear Ms. Sampson,

Enclosed please find the corrected articles of incorporation, with the required "Registered Agent" clause.

Thank you for your help, please expedite this process, this is the first step of 5 before I can secure my Mortgage Lender license.

If there is any additional information please call me 352-351-5071.

Very truly yours,


V.M. Puig



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

August 28, 1997

VICTOR PUIG
2832 NE 66TH ST.
OCALA, FL 34479

SUBJECT: AMERICAN CITY MORTGAGE CORPORATION
Ref. Number: W97000019959

We have received your document for AMERICAN CITY MORTGAGE CORPORATION and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The document must contain a registered agent with a Florida street address and a signed statement of acceptance. (i.e. I hereby am familiar with and accept the duties and responsibilities of Registered Agent.)

Please return the original and one copy of 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 (850) 487-6995.

Wanda Sampson
Document Specialist

Letter Number: 697A00043359

CERTIFICATE OF INCORPORATION

OF
American City Mortgage Corporation

THE UNDERSIGNED, being over the age of eighteen years, in order to form a corporation pursuant to the provisions of the Corporate Code, hereby certifies as follows:

FIRST
IDENTIFICATION

The name of the corporation, hereinafter referred to as the "Corporation," is American City Mortgage Corporation.

SECOND
PERIOD OF EXISTENCE

The period during which the corporation shall continue is perpetual.

THIRD
REGISTERED OFFICE AND REGISTERED AGENT

The address of the initial registered office of the Corporation is 2832 NE 66th St Ocala, FL 34479
and the name and address (if different) of the initial registered agent therein and in charge thereof, upon whom process against the Corporation may be served, is VICTOR PUIG, 2832 NE 66th St Ocala, FL 34479

I Hereby am familiar with and accept the duties and responsibilities
of Registered Agent

FOURTH
PURPOSE

Victor Puig
The purpose of the Corporation is to engage in any or all lawful business for which corporations may be organized under the provisions of the General Corporation Law of Delaware.

FIFTH
SHARES

The total authorized capital stock of the Corporation is TWO HUNDRED (200) shares having a
Par Value of NONE. All or any part of said shares may be issued by the Corporation from
time to time and for such consideration as may be determined upon or fixed by the Board of Directors, as provided by law.

SIXTH
INCORPORATOR'S ADDRESS

The name and post office address of the Incorporator of the Corporation is as follows:

VICTOR PUIG
2832 NE 66th St
OCALA, FL 34479

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 SEP -4 AM 4:03

SEVENTH
DIRECTORS

The powers of the incorporator are to terminate upon the filing of this Certificate of Incorporation and the name(s) and mailing addresses of persons who are to serve as director(s) until the first meeting of stockholders or until their successors are elected and qualify are as follows:

VICTOR M. YUIG, 2332 NE 66th ST OLAHA, FL 34479

EIGHTH
INDEMNITY

Directors of the corporation shall not be liable to either the corporation or its stockholders for monetary damages for a breach of fiduciary duties unless the breach is one which invokes: (1) a director's duty of loyalty to the corporation or its stockholders; (2) acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law; (3) liability for unlawful payments of dividends or unlawful stock purchases or redemption by the corporation; or (4) a transaction from which the director derived an improper personal benefit.

The effective date of this Certificate of Incorporation shall be AUG 25, 1991

IN WITNESS WHEREOF, the undersigned Incorporator has caused this Certificate of Incorporation to be executed as of

AUG 25, 1991

Victor M. Yuig
(Incorporator)

INCORPORATOR'S CERTIFICATE

OF
AMERICAN CITY MORTGAGE CORPORATION

I, VICTOR PUG, the sole incorporator of AMERICAN CITY MORTGAGE CORP., a
FLORIDA corporation formed in accordance with the laws of that state sign this statement to set forth
action taken as follows:

FIRST: I state that the Certificate of Incorporation of AMERICAN CITY MORTGAGE CORP., a true copy of which is
annexed to this statement, was filed with the Department of State of FLORIDA on AUG 25, 1991.

SECOND: The by-laws annexed to this statement have been adopted by me as the by-laws of the Corporation.

THIRD: The following persons have been nominated and elected by me as directors of the Corporation to hold office until
the first annual meeting of shareholders and until their successors are elected and qualify:

VICTOR PUG, PRESIDENT

FOURTH: I hereby assign all my rights as incorporator of the Corporation to the above-named directors.

The foregoing is established by my signature on this instrument at OCALA, FLORIDA on this 25 day
of AUG, 19 91.

Victor Pug
(Incorporator)