

P97 0 0 00 775 78
HM, P.A.

August 19, 1997

Florida Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

RE: HM, P.A.
Ref # W97000018009

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08/04/97-01123--001
****122.50 ****122.50

HM, P.A., Mortgage Broker

Following your request this note will provide you with my daytime telephone number and my address.

HM, P.A., Mortgage Broker
188 Gulfstream St.
Marco Island, FL 34145
(941) 394-4433 (Daytime)

If you have any questions, please call.

Sincerely,

Heidi Moss

Heidi Moss

9/8/97 TM



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

August 5, 1997

HEIDI MOSS
188 GULFSTREAM STREET
MARCO ISLAND, FL 34145

SUBJECT: HM, P.A.
Ref. Number: W97000018009

We have received your document for HM, P.A. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The specific nature of business of the professional association must be stated in the document.

The registered agent and street address must be consistent wherever it appears in your document.

We regret that we were unable to contact you by phone. Please return the corrected document with a letter providing us with an address and telephone number where you can be reached during working hours.

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) 487-6926.

Tracy Meyer
Document Specialist

Letter Number: 597A00039737

**ARTICLES OF INCORPORATION
OF**

HM, P.A., Mortgage Broker

The undersigned acting as incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation:

ARTICLE I.- NAME

The name of the corporation is HM, P.A., Mortgage Broker

ARTICLE II.- PRINCIPAL OFFICE

The street address of the principal office of this corporation is 188 Gulfstream St., Marco Island, Florida 34145.

ARTICLE III.- PURPOSE

The corporation is organized for the purpose of rendering lending officer services within the State of Florida pursuant to Chapter 621, Florida Statutes, as now exist or may hereafter be amended. Officer services will be of a Mortgage Broker.

ARTICLE IV. CAPITAL STOCK

This corporation is authorized to issue 1,000 shares of common stock with a par value of \$1.00 per share.

ARTICLE V. PREEMPTIVE RIGHTS

Shareholders shall have no preemptive rights to acquire unissued or treasury shares of the corporation or securities of the corporation convertible into or carrying a right to subscribe to or acquire shares.

ARTICLE VI. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 188 Gulfstream St., Marco Island, FL 34145 and the name of the initial registered agent of this corporation at that address is Heidi Moss.

The Board of Directors may from time to time move the principal office to any other address in the State of Florida.

ARTICLE VII. INITIAL BOARD OF DIRECTORS

The name and street address of the initial Director who, subject to the provisions of the Articles of Incorporation, the By-Laws of this corporation, and the laws of the State of Florida, shall hold office until the first annual meeting of shareholders or his successors are elected and have qualified is as follows:

NAME

Heidi Moss

ADDRESS

188 Gulfstream St.

Marco Island, FL 34145

ARTICLE VIII. INDEMNIFICATION

The corporation shall indemnify each Officer and Director, including former Officers and Directors, to the full extent permitted by law.

ARTICLE IX. INCORPORATORS

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

NAME

Heidi Moss

ADDRESS

188 Gulfstream St.

Marco Island, FL 34145

ARTICLE X. AMENDMENT OF ARTICLES OF CORPORATION

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

The undersigned, has executed these Articles of Incorporation, for the purpose of forming a corporation under the laws of the State of Florida, and does make and file these Articles and does certify that the facts contained herein are true.

BY: Heidi Moss
ITS PRESIDENT

STATE OF FLORIDA

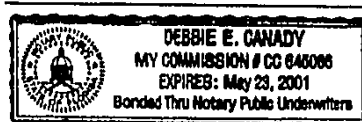
COUNTY OF COLLIER

Before me, the undersigned Notary Public in and for said State and County, appeared Heidi Moss the subscribing incorporator to the foregoing Articles of Incorporation, to me well known, and known by me to have executed the foregoing Articles of Incorporation and acknowledged and declared that he did make, execute, subscribe, and acknowledge the foregoing Articles of Incorporation as its voluntary act and deed for the purpose of forming a corporate body, pursuant to and under the provisions of the laws of the State of Florida, and the foregoing Articles of Incorporation and that the facts set forth therein are true and correct.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this the 17th day of September, 1997 in the State and County aforesaid.

Debbie E. Canady
NOTARY PUBLIC

My Commission Expires:



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

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

First: That **HM, P.A., Mortgage Broker** 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 Marco Island, State
of Florida, has named Heidi Moss, County of Collier, as its agent to accept service of process
within this State.

ACKNOWLEDGMENT: (MUST BE SIGNED BY DESIGNATED AGENT)

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 Heidi Moss
Resident Agent