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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: EMPIRE CORPORATE KIT COMPANY

ACCT#: 072450003255

CONTACT: RAY STORMONT

PHONE: (305)541-3694

FAX #: (305)541-3770

NAME: AHA OMEGA LENDERS ASSURANCE CORP.

AUDIT NUMBER.....H97000020629

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..0

PAGES.....5

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STATE
TALLAHASSEE, FLORIDA

12/16/97

H97000020629

ARTICLES OF INCORPORATION
OF
Alpha Omega Lenders Assurance Corp.

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

97 DEC 16 AM 8:00

FILED

ARTICLE I
NAME

The name of this corporation is Alpha Omega Lenders Assurance Corp.

ARTICLE II
DURATION AND COMMENCEMENT OF EXISTENCE

This corporation shall commence on the date of filing of these Articles of Incorporation. This corporation shall have perpetual existence.

ARTICLE III
PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business for which corporations may be incorporated under the Florida General Corporation Act.

ARTICLE IV
CAPITAL STOCK

This corporation is authorized to issue seven thousand five hundred (7,500) shares of One Dollar (\$1.00) par value common stock.

ARTICLE V
PRINCIPAL OFFICE/MAILING ADDRESS OF CORPORATION

The principal office or mailing address of this corporation is 7800 West Oakland Park Boulevard, Suite 304B, Sunrise, Fl. 33351.

ARTICLE VI
INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 7800 West Oakland Park Boulevard, Suite 304B, Sunrise, Fl. 33351, and the name of the initial registered agent of this corporation at that address is Christopher Daly.

Prepared By
Ingrid Bachelor
(954) 421-3319
Bachelor & Associates, Inc.
5122 Northwest 43rd Avenue.,
Coconut Creek, Florida 33073

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ARTICLE VII
INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) Director initially. The number of Directors may be either increased or diminished from time to time by the Bylaws, but shall never be less than one (1). The name and address of the initial Director of this corporation is:

<u>Name</u>	<u>Address</u>
Christopher Daly	7800 W. Oakland Park Blvd. #304B Sunrise, FL 33351

ARTICLE VIII
INCORPORATOR

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

<u>Name</u>	<u>Address</u>
Christopher Daly	7800 W. Oakland Park Blvd. #304B Sunrise, FL 33351

ARTICLE IX
INDEMNIFICATION

The corporation shall indemnify any officer or Director, or any former officer or Director, to the full extent permitted by law.

ARTICLE X
AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation this 11th day of December, 1997



Christopher Daly

Prepared By
Ingrid Bachelor
(954)421-3319
Bachelor & Associates, Inc.
5122 Northwest 43rd Avenue.,
Coconut Creek, Florida 33073


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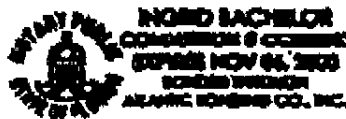
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STATE OF FLORIDA)
COUNTY OF BROWARD)

BEFORE ME, a Notary Public authorized to take acknowledgements in the state and county set forth above, personally appeared Mr. Christopher Daly known to me and known by me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal, in the state and county aforementioned, this 11th day of December, 1997.


Notary Public, State of Florida
My commission expires:



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Ingrid Bachelor
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Coconut Creek, Florida 33073

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

In pursuance of Section 48.091 and Section 607.0501(3), Florida Statutes, the following is submitted in compliance with said Sections:

Alpha Omega Lenders Assurance Corp., desiring to organize under the laws of the State of Florida with its principal office as indicated in the Certificate of Incorporation, at the City of Sunrise, County of Broward, State of Florida, has named Christopher Daly located at 7800 West Oakland Park Boulevard, Suite 304B, Sunrise, Fl. 33351 County of Broward, State of Florida, as its agent to accept service of process within this State.

ACKNOWLEDGMENT:

Having been named to accept service of process for the above-named corporation, at the place designated in this Certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of said Sections relative to keeping open said office.



Christopher Daly

FILED
97 DEC 16 AM 8:00
CLERK OF THE COURT
TALLAHASSEE, FLORIDA

Prepared By
Ingrid Bachelor
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