

P 9 8000020892

TRANSMITTAL LETTER

FROM:

Name of corporation: Accredited Mortgage Services, Inc.

Street address of the corporation: 6800 State Rd. 37 N., Mulberry, Florida 33860

FILED
98 MAR -4 AM 8:15
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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-03/04/98--01101--004
*****52.50 *****52.50

TO: CORPORATIONS DIVISION

Please find enclosed:

3

1. An original Articles of Incorporation and one copy for the above named corporation.
2. A certified check or money order in the amount of \$70.00 for filing fees.

A certified copy is not requested at this time.

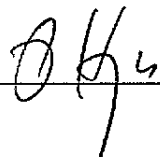
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-03/04/98--01101--005
*****17.50 *****17.50

Please send responses or receipts concerning this filing to the above address.
Thank you very much.

Date: March 2, 1998

Name of Incorporator: Phillip Hughes

Signature of Incorporator:



F. CHESSEN MAR 5 1998

ARTICLES OF INCORPORATION
of
Accredited Mortgage Services, Inc.

Pursuant to Chapter 607 of the Florida Business Corporation Act, the undersigned incorporator submits these articles of Incorporation for the purpose of forming a for profit corporation.

Article 1. The name of the Corporation is:

Accredited Mortgage Services, Inc.

Article 2. The principal place of business and mailing address of this corporation is:

6800 State Rd. 37 N., Mulberry, Florida 33860

Article 3. The corporation is authorized to issue one class of stock, that being 1,000 shares of no par value, common stock, with identical rights and privileges, the transfer of which is restricted according to the bylaws of the corporation.

Article 4. The name and address of the corporation's initial registered agent is:

Phillip Hughes
92 Wood Hall Dr., Mulberry, Florida 33860

Article 5. The name and street address of the incorporator of this corporation is:

Phillip Hughes
6800 State Rd. 37 N., Mulberry, Florida 33860

Article 6. No Director shall be held liable to the corporation or its shareholders for monetary damages due to a breach of fiduciary duty, unless the breach is a result of self-dealing, intentional misconduct, or illegal actions.

In witness whereof, the undersigned incorporator has executed these Articles of Incorporation on the date below. The undersigned incorporator hereby declares, under penalty of perjury, that the statements made in the forgoing Articles of Incorporation are true, and that the incorporator is at least eighteen years of age.

Date: March 2, 1998

Name of Incorporator: Phillip Hughes

Signature of Incorporator:

_____

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TALLAHASSEE, FLORIDA

CERTIFICATE OF DESIGNATION
OF
REGISTERED OFFICE AND REGISTERED AGENT

Pursuant to section 607.0501 of The Florida Business Corporation Act, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office and registered agent, in the State of Florida.

Accredited Mortgage Services, Inc.

1. The name and address of the corporation's registered agent and registered office is:

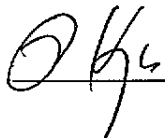
Name: Phillip Hughes

Street address: 92 Wood Hall Dr., Mulberry, Florida 33860

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Having been named as the 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.

Signature of registered agent:



Date of signature:

March 2, 1998