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

500002505705---5 -04/29/98--01093--014 *****78.75 *****78.75

SUBJECT:	ALL	RESIDENTIAL COMMERCIAL MORTGAGES, TAK.
		(Proposed corporate name - must include suffix)

Enclosed is an original and one(1) copy of the articles of incorporation and a check for:

□ \$70.00 Filing Fee	\$78.75 Filing Fee & Certificate	□\$122.50 Filing Fee & Certified Copy	□ \$131.25 Filing Fee, Certified Copy & Certificate	
		ADDITIONAL CO	PY REQUIRED	
- FROM: _	LAWRENCE E Name (Pr	FREE dur	9N	
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(JUNO BEAC	H FLORI du	73468	
	561 - > 76 Daytime Te	S-XX6 Y elephone number	I APR 29 /	
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NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

ARTICLE I NAME

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

The name of the corporation shall be: ALL RESIDENTIAL & COMMERCIAL					
MORTGAGE, INC.					
ARTICLE II PRINCIPAL OFFICE The principal place of bysiness and mailing address of this comparation shall be					
The principal place of business and mailing address of this corporation shall be:					
10 12 OCEAN DRIVE					
JUNO BEACH, FLORIDA 33408					
ARTICLE III SHARES					
The number of shares of stock that this corporation is authorized to have outstanding at any one time is:					
GNE THOUSAND (1000)					
ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS					
The name and Florida street address of the initial registered agent are:					
The name and Florida street address of the initial registered agent are: LAURENCE E. FREE CLUBN 10.12 COSE OU DRIVE					
1012 OCEAN DRIVE					
ARTICLE V INCORPORATOR					
The name and address of the incorporator to these Articles of Incorporation are:					
LAWRENCE E. FREE LINEN					
1012 OCEAN DRIVE					
JUNO BEACH FLORILIO 33408					
JUNO ER ACH FLORILIO 33408 QUORance & Freedman afril 27, 1998					
Signature/Incorporator Date					

(An additional article must be added if an effective date is requested.)

Having been named as 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/Registered Agent