



P98000045595

ACCOUNT NO. : 072100000032

REFERENCE : 825660 7136289

AUTHORIZATION :

COST LIMIT : \$ PPD

ORDER DATE : May 20, 1998

ORDER TIME : 10:11 AM

ORDER NO. : 825660-005

CUSTOMER NO: 7136289

CUSTOMER: Ms. Tammy L. Gindel
UNITED TITLE LAND SERVICES,
INC.
Suite 103
1850 Forest Hill Boulevard
West Palm Beach, FL 33406

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 MAY 20 PM 2:36

700002530327-5
-05/20/98-01063-019
****122.50 ****122.50

DOMESTIC FILING

NAME: PALM BEACH MORTGAGE &
INVESTMENTS, INC.

EFFECTIVE DATE:

ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Cassandra Bryant
EXAMINER'S INITIALS:

RECEIVED
98 MAY 20 10:11:25
DIVISION OF CORPORATIONS
JF 5/20/98

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 MAY 20 PM 2:36

ARTICLES OF INCORPORATION
OF
PALM BEACH MORTGAGE & INVESTMENTS, INC.

ARTICLE I, CORPORATE NAME

The name of this corporation is PALM BEACH MORTGAGE & INVESTMENTS, INC.

ARTICLES II, PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation is
621 P STREET, WEST PALM BEACH, FL 33401

ARTICLE III, CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have
outstanding at any one time is 1,000.

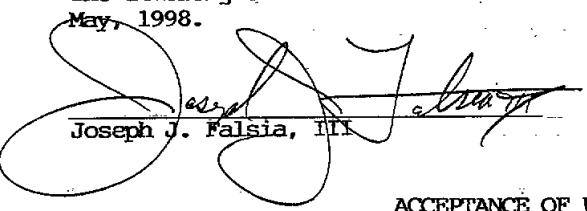
ARTICLE IV, INITIAL REGISTERED AGENT AND OFFICE

The name and address of the original registered agent is:
JOSEPH J. FALSIA, III - 621 P STREET, WEST PALM BEACH, FL 33401

ARTICLE V, INCORPORATOR

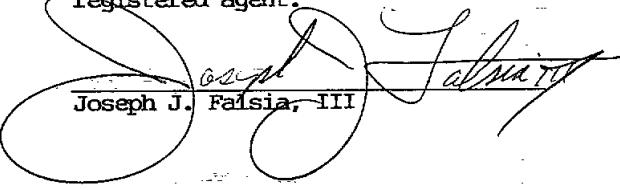
The name and address of the incorporator to these articles of incorporation is
JOSEPH J. FALSIA, III, 621 P STREET, WEST PALM BEACH, FL 33401

The undersigned has executed these Articles of Incorporation this 19TH day of
May, 1998.


Joseph J. Falsia, III

ACCEPTANCE OF REGISTERED AGENT

Having been named as registered agent and designated to accept service of
process for the above corporation. 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.


Joseph J. Falsia, III