

P98000089547

October 8, 1998

A-1 Express Mortgage
Center, Inc.

Division of Corporations
FL. Department of State
Post Office Box 6327
Tallahassee, FL 32314

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-10/19/98--01124--019
*****78.75 *****78.75

Dear Secretary of State:

Enclosed, for filing is the original *ARTICLES OF INCORPORATION OF: A-1 EXPRESS MORTGAGE CENTER, INC.* Also, included is a check payable to FL Department of State, in the amount of \$78.75, to cover,

\$78.75 filing fees and certified copy back

Please return the certified copy, as filed to our office at the address listed herein.

Thanking you, in advance,

Sandra Booska-Chiamis

Sandra Booska-Chiamis
President

Phone # 352-684-0000
for any questions

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 OCT 19 AM 8:48

ARTICLES OF INCORPORATION

OF

A-1 Express Mortgage Center, Inc.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

A-1 Express Mortgage Center, Inc.

The address of the principal office of this corporation shall be 14298 SpringHill Drive, SpringHill, FL 34609, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF THE BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nations.

ARTICLES III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 10,000 shares of common stock having \$1.00 par value per share. The amount of capital with which the Corporation will begin shall be \$100.00. Terms of issuing stock shall be issued pursuant to the articles of Incorporation, shall be issued under the terms, provisions and conditions of section 1244 of the Internal Revenue Code.

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ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 14298 SpringHill Drive, SpringHill, FL 34609, and the name of the initial registered agent of the corporation at that address is: SANDRA BOOSKA-CHIAMIS.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in this Articles of Incorporation. The name and address of the initial member of the Board of Directors is: SANDRA BOOSKA-CHIAMIS
14298 SpringHill Dr.
SpringHill, FL 34609

ARTICLE VII. OFFICERS

The names and addresses of the initial officers of the corporation who shall hold offices for the first year of the corporation, or until their successors are elected or appointed are: SANDRA BOOSKA-CHIAMIS
14298 SpringHill Dr.
SpringHill, FL 34609

Sandra Booska-Chiamis: President/Treasurer

JACQUELINE A. HORTON
3311 Gulfwinds Circle
Hernando Beach, FL 34607

Jacqueline A. Horton: Secretary

ARTICLE VIII. PREEMPTIVE RIGHTS

The corporation elects to have preemptive rights.

ARTICLE IX. AMENDMENT

The Corporation reserves the right to amend, addend, or repeal any provisions contained in these articles of Incorporation, or any amendment hereto, any right conferred upon the shareholder is subject to this reservation.

ARTICLE X. INCORPORATOR

The name and street of the Incorporator to these Articles of Incorporation: SANDRA BOOSKA-CHIAMIS
14298 SpringHill Dr.
SpringHill, FL 34609

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation this 14th day of October, 1998.


SANDRA BOOSKA-CHIAMIS

ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN ARTICLES OF INCORPORATION

SANDRA BOOSKA-CHIAMIS, having been named as the registered agent for the above corporation for the purpose of accepting service of process at the registered office designated in the forgoing Articles, I hereby accept such appointment and acknowledged that I am familiar with and accept the obligations and responsibilities of such office as provided for the Florida Statutes 607.0505.


SANDRA BOOSKA-CHIAMIS

State of Florida
County of Hernando

Before me personally appeared Sandra BOOSKA - Chiamis
to me well known to me to be the person(s) described in and
who executed the foregoing instrument, and acknowledged to
and before me that he/she executed said instrument for the
purposes therein expressed.

Witness my hand and official seal, this 14th day of
October, 1998.

FILED
CLERK OF STATE
DIVISION OF CORPORATIONS
98 OCT 19 AM 8:48

Notary Public, State of Florida



Donna J. Schultz
print, type or stamp name of
notary public

Personally Known _____ or _____

type of identification produced Fl. DL# B225780636050