

PP9000003972

TRANSMITTAL LETTER

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

700002729337--5
-01/04/99-01096--005
122.50 **78.75

SUBJECT: American Lending Services, INC.
(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

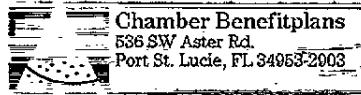
\$78.75
Filing Fee
& Certificate of Status

\$78.75
Filing Fee
& Certified Copy

\$87.50
Filing Fee,
Certified Copy
& Certificate of
Status

ADDITIONAL COPY REQUIRED

FROM: _____
Name (Printed or typed)



City, State _____

Daytime Telephone number

99 JAN 13 AM 9:19
FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

PP9-229
Dmc
1/5/99

509, 2544

NOTE: Please provide the original and one copy of the articles.



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

January 5, 1999

CHAMBER BENEFIT PLANS
536 SW ASTER ROAD
PORT ST. LUCIE, FL 34953-2903

SUBJECT: AMERICAN LENDING GROUP, INC.
Ref. Number: W9900000229

We have received your document for AMERICAN LENDING GROUP, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name of the entity must be identical throughout the document.

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of a name is not acceptable. Please select a new name and make the correction in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6923.

Doris McDuffie
Corporate Specialist Supervisor

Letter Number: 899A00000438

**ARTICLES OF INCORPORATION
OF
AMERICAN LENDING SERVICES, INC.**

FILED
99 JAN 13 AM 9:19
SECRETARY OF STATE
GALLAHUSSEE, FLORIDA

ARTICLE I

NAME

The name of this corporation shall be AMERICAN LENDING SERVICES, INC.

ARTICLE II

PURPOSE

This corporation is organized for the purpose of engaging or transacting any or all activity of business permitted under the laws of the United States and this state.

ARTICLE III

DURATION

This corporation shall have perpetual existence.

ARTICLE IV

CAPITAL STOCK

This corporation is authorized to issue 1000 shares of \$1.00 par value capital stock. Each shareholder in this corporation shall have preemptive rights regarding the issuance of additional shares of stock.

FILED

99 JAN 13 AM 9:19

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

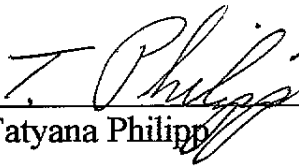
ARTICLE V

INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial office of this corporation is: 536 SW Aster Road, Port St. Lucie Blvd., Port St. Lucie, Florida 34953

The name of the initial registered agent of this corporation at that address is : Tatyana Philipp 536 SW Aster Road, Port St. Lucie, Florida 34953

The Principal Office and the registered office are the same. I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation.



Tatyana Philipp

ARTICLE VI

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 By-Laws but shall never be less than one (1). The names and addresses of the initial Directors of this corporation are:

Tatyana Philipp
536 SW Aster Road.
Port St. Lucie, Florida 34953

ARTICLE VII
INCORPORATORS

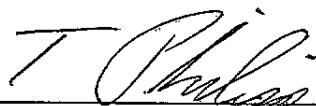
The name and address of the incorporator signing these articles is:

Tatyana Philipp
536 SW Aster Road
Port St. Lucie 34952

ARTICLE VIII

AMENDMENT

These Articles of Incorporation may be amended by a majority vote of the outstanding shares of the Corporation entitled to vote, or by an amendment signed by all stockholders of the corporation. IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 11 day of January 1999



Tatyana Philipp

STATE OF FLORIDA

COUNTY OF ST.LUCIE

BEFORE ME, a notary public authorized to take acknowledgments in the state and county set forth above, personally appeared Tatyana Philipp, 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 said Articles of Incorporation.

IN WITNESS WHEREOF, I hereunto set my hand and affixed my

official seal, in the state and county aforesaid, this 11 day of

January, 1999



Notary Public
State of Florida at Large

Mark E Philipp

Print Name

My commission expires:

(NOTARIAL SEAL)



MARK E. PHILIPP
My Comm Exp. 12/25/99
Bonded By Service Ins
No. CC520811

Personally Known Other I.D.