TRANSMITTAL LETTER

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

SUBJECT:	DREAM	HOME	MORTGAGE,	INC.	
	(P:	(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 Filing Fee

\$78.75

& Certificate of Status

\$78.75

\$87.50

Filing Fee & Certified Copy

Filing Fee, Certified Copy

& Certificate of

Status

ADDITIONAL COPY REQUIRED

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

58/3/99

ARTICLES OF INCORPORATION

Signature/Registered Agent

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

ARTICLE I NAME The name of the corporation shall be:	
DEFAM HOME MORTGAGE, INC.	
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ARTICLE II PRINCIPAL OFFICE The principal place of business and mailing address of this corporation shall be: 4090 Hoの6ぎ Bレッの # 1301 JACKSONVILLE, FL 32224 ARTICLE III SHARES	
The number of shares of stock that this corporation is authorized to have outstanding at any one time is:	Ŧ
1	
ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS The name and Florida street address of the initial registered agent are: MARCUS HANCITED 4090 HOOGES BLVD. #2301 JACKSONVILLE, FL 32224 ARTICLE V INCORPORATOR The name and address of the incorporator to these Articles of Incorporation are: MARCUS HANCITED 4090 HOOGES BLVD. #2301 JACKSONVILLE, FL 32224 NOTE TO THE STATE OF THE ST	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1
(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	