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LAW OFFICES OF  
BATEH & CLARK

ABRAHAM I. BATEH, P.A.  
ROSS T. CLARK  
CHARLES R. BATEH

October 26, 1999

1558 SAN MARCO BOULEVARD  
JACKSONVILLE, FLORIDA 32207-2998  
TELEPHONE (904) 396-1300  
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Secretary of State  
Division of Corporations  
Post Office Box 6327  
Tallahassee, FL 32314

Re: Homeowners Lending, Inc.

900003028899--8  
-10/29/99--01038--012  
\*\*\*\*122.50 \*\*\*\*\*78.75

Dear Sir or Madam:

Enclosed is an original and copy of the Articles of Incorporation for the above-named corporation and a check in the amount of \$122.50 which represents the filing fee.

- |    |                      |          |
|----|----------------------|----------|
| 1. | Filing Fee           | \$35.00  |
| 2. | Certified Copy       | \$52.50  |
| 3. | Registered Agent Fee | \$35.00. |

Please file the original of the enclosed Articles of Incorporation and return a certified copy to our office.

Your prompt attention to this matter is greatly appreciated. If you have any questions, please contact my office.

Very truly yours,



Ross T. Clark

RTC:pm

Enclosures

FILED  
99 OCT 29 AM 9:25  
SECRETARY OF STATE  
TALLAHASSEE, FL 32314

11-8  
WC

**ARTICLES OF INCORPORATION  
OF  
HOMEOWNERS LENDING, INC.**

FILED  
99 OCT 29 AM 9:25  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned, acting as incorporators of a corporation under the Florida Business Corporation Act, adopt the following Articles of Incorporation for such corporation.

ARTICLE I. NAME

The name of the corporation is HOMEOWNERS LENDING, INC.

ARTICLE II. COMMENCEMENT OF EXISTENCE

The existence of the corporation will commence on the date of filing of these Articles of Incorporation.

ARTICLE III. PURPOSE

This corporation may engage in any activity or business permitted under the laws of the United States and Florida.

ARTICLE IV. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 500 shares of common stock having par value of \$1.00 per share.

ARTICLE V. INITIAL REGISTERED OFFICE AGENT AND PRINCIPAL OFFICE

The street address of the initial registered office of the corporation is 112 1/2 13<sup>th</sup> Avenue, Jacksonville Beach, Florida 32250, and the name of the initial registered agent at that address is Christopher W. Zok. The address of the principal office of the corporation is 112 1/2 13<sup>th</sup> Avenue, Jacksonville Beach, Florida, 32250.

#### ARTICLE VI. INITIAL BOARD OF DIRECTORS

This corporation shall have three directors initially. The number of directors may be either increased or diminished from time to time, as provided by the By-Laws. The names and street addresses of the initial directors are:

John E. Blanks, 112 ½ 13<sup>th</sup> Avenue South, Jacksonville Beach, Florida 32250

Christopher W. Zok, 112.5 13<sup>th</sup> Avenue South, Jacksonville Beach, Florida 32250

Dan Belk, 407 9<sup>th</sup> Street, West Columbia, South Carolina, 29169

#### ARTICLE VII. INCORPORATOR

The names and street addresses of the incorporators signing these Articles of Incorporation are: John E. Blanks, 112 ½ 13<sup>th</sup> Avenue South, Jacksonville Beach, Florida 32250 and Christopher W. Zok, 112 1/2 13<sup>th</sup> Avenue South, Jacksonville Beach, Florida 32250. The incorporators of the corporation assign to this corporation their rights under the pertinent provisions of the Florida Statutes to constitute a corporation, and they assign to those persons designated by the Board of Directors any rights they may have as incorporators to acquire any of the capital stock of this corporation, this assignment becoming effective on the date corporate existence begins.

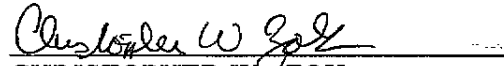
#### ARTICLE VIII. AMENDMENTS

This corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, and any right conferred

upon a shareholder is subject to this reservation.

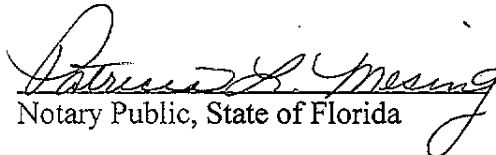
IN WITNESS WHEREOF, the undersigned incorporators have executed these Articles of  
Incorporation this 27<sup>th</sup> day of October, 1999.

  
JOHN E. BLANKS

  
CHRISTOPHER W. ZOK

Before me, the undersigned authority, personally appeared John E. Blanks and  
Christopher W. Zok, to me known to be the persons who executed the foregoing Articles of  
Incorporation, and who are personally known to me and acknowledged to and before me that they  
executed such instrument

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 27<sup>th</sup> day of  
October, 1999.

  
Notary Public, State of Florida

My Commission Expires:



ACCEPTANCE OF DESIGNATION

Pursuant to Section 48.901, Florida Statutes, the following is submitted:

1. That Homeowners Lending, Inc., is desiring to organize under the laws of the State of Florida with its initial registered office as indicated in the Articles of Incorporation at Jacksonville, Duval County, Florida, and has named Christopher W. Zok, 112 1/2 13<sup>th</sup> Avenue, Jacksonville Beach, Jacksonville, Florida 32250, as its agent to accept service of process within this State.
2. Having been named to accept service of process for the corporation named above, at the place designated in this Certificate, the undersigned agrees to act in that capacity and comply with the provisions of the Florida Business Corporation Act relative to keeping open the registered office.

Dated this 2<sup>nd</sup> day of October, 1999.

Christopher W Zok  
CHRISTOPHER W. ZOK  
Registered Agent

FILED  
99 OCT 29 AM 9:25  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA