

999000104700



THE UNITED STATES  
CORPORATION  
COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 501113 7145323

AUTHORIZATION :

COST LIMIT : \$ PPD

ORDER DATE : December 2, 1999

ORDER TIME : 2:14 PM

ORDER NO. : 501113-005

CUSTOMER NO: 7145323

CUSTOMER: Mr. Wade Boyette  
HOVIS & BOYETTE, P.A.  
HOVIS & BOYETTE, P.A.  
Bankfirst Building, 2nd Floor  
1380 Grand Highway  
Clermont, FL 34711

400003059304--6  
-12/03/99--01001--003  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

400003059304--6  
-12/03/99--01001--004  
\*\*\*\*\*8.75 \*\*\*\*\*8.75

DOMESTIC FILING

NAME: CENTRAL FLORIDA HOME MORTGAGE  
CORPORATION

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION  
       CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

       CERTIFIED COPY  
XX PLAIN STAMPED COPY  
XX CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Janna Wilson

EXAMINER'S INITIALS:

DEPARTMENT OF STATE  
DIVISION OF CORPORATIONS  
TALLAHASSEE, FLORIDA

99 DEC -2 PM 3:17

RECEIVED

99 DEC -2 PM 4:22

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS

8/12/99

EFFECTIVE DATE

12/1/99

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS

99 DEC -2 PM 4: 22

ARTICLES OF INCORPORATION

of

**CENTRAL FLORIDA HOME MORTGAGE CORPORATION**

The undersigned natural person of legal age, acting as incorporator under the provisions of Florida Statutes, Chapter 607, adopts the following Articles of Incorporation:

**ARTICLE I**

Name

The name and address of this corporation shall be: Central Florida Home Mortgage Corporation, 11728 Osprey Pointe Boulevard, Clermont, FL 34711.

**ARTICLE II**

Purposes

The corporation may engage in any activity or business permitted under the laws of the United States of America and of this State.

**ARTICLE III**

Stock

The aggregate number of shares of stock which this corporation shall have authority to issue shall be 1,000 shares of common stock each with a par value of \$1.00.

**ARTICLE IV**

Subscribers, Incorporators & Directors

The names and addresses of the Subscribers and Incorporators are:

NAME

ADDRESS

Janet M. Christoff

11728 Osprey Pointe Boulevard  
Clermont, FL 34711

Gregg B. Christoff

11728 Osprey Pointe Boulevard  
Clermont, FL 34711

The names and addresses of the Directors are:

<u>NAME</u>	<u>ADDRESS</u>
Janet M. Christoff	11728 Osprey Pointe Boulevard Clermont, FL 34711
Gregg B. Christoff	11728 Osprey Pointe Boulevard Clermont, FL 34711

**ARTICLE V**  
Informal Shareholder Action

The holders of not less than a majority of the issued and outstanding shares of the voting stock of the corporation may act by written agreement without a meeting, as provided in Florida Statutes 607.0704 and the bylaws.

**ARTICLE VI**  
Fundamental Changes

The affirmative vote of holders of the majority of the outstanding shares of all classes of stock entitled to vote shall be necessary for the following corporate action:

- (a) Amendment, alteration, change or repeal of any provision of the Articles of Incorporation;
- (b) Reorganization, merger or consolidation of the corporation;
- (c) Sale, lease or exchange of the major portion of the property or assets of the corporation; or
- (d) Dissolution of the corporation.

**ARTICLE VII**  
Term of Existence

This corporation shall exist perpetually.

**ARTICLE VIII**  
Directors

A. The business of the corporation shall be managed initially by two (2) directors. The number of directors may be, as provided in the bylaws, increased or decreased, but shall never be less than one (1) director.

B. The entire Board of Directors, or any individual director, may be removed from office without assignment of cause by affirmative vote of a majority of the outstanding shares of all classes of stock entitled to vote. Directors who are not stockholders may be removed for cause by a majority vote of all classes of stock entitled to vote. Any director who is also a stockholder may be removed for cause by the affirmative vote of a majority of the outstanding shares of all classes of stock entitled to vote exclusive of his own shares of stock.

C. Any vacancy on the Board of Directors shall be filled by the shareholders at a regular or special meeting called for that purpose. A shareholder removed as a director for cause shall not be entitled to vote to fill his own vacancy by voting for himself without prior approval secured by the affirmative vote of a majority of the outstanding shares of all classes of stock entitled to vote, exclusive of his own shares of stock.

D. Members of the Board of Directors or an Executive Committee shall be deemed present at a meeting if a conference telephone or similar communications equipment by means of which all persons participating in the meeting can hear each other is used.

#### ARTICLE IX

##### Effective Date

The date that corporate existence shall begin shall be December 1, 1999. This election is pursuant to Florida Statute 607.0123.

#### ARTICLE X

##### Registered Office and Registered Agent

The address of the initial registered office of this corporation is 11728 Osprey Pointe Boulevard, Clermont, FL 34711. The name of the Registered Agent of this corporation is Janet M. Christoff at the registered office of the corporation.

#### ARTICLE XI

##### Bylaws

Bylaws of this corporation may be adopted, amended, or repealed by either the Board of Directors or by the Stockholders, except as otherwise provided in the Bylaws.

IN WITNESS WHEREOF, the undersigned, being the incorporators certify to the truth of the facts herein stated, this 1st day of December, 1999.

  
Janet M. Christoff

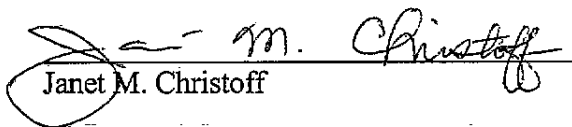
  
Gregg B. Christoff

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
99 DEC -2 PM 4: 22

ACCEPTANCE

I hereby accept appointment as Registered Agent of CENTRAL FLORIDA HOME  
MORTGAGE CORPORATION.

Dated: December 1, 1999.

  
Janet M. Christoff