

P99000071629

TRANSMITTAL LETTER

Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32214

400002952434--1
-08/06/99-01044--009
*****78.75 *****78.75

SUBJECT: Fair Credit Mortgage Inc.

Enclosed is an original and one(1) copy of articles of incorporation and a check for:

<input type="checkbox"/> \$70.00	<input checked="" type="checkbox"/> \$78.75	<input type="checkbox"/> \$122.50	<input type="checkbox"/> \$131.25
Filing Fee	Filling Fee & Certificate	Filing Fee & Certified Copy *	Filing Fee, Certified Copy & Certificate *

ADDITIONAL COPY REQUIRED

FROM: Ronald Lovell
Compliance Consulting Corporation of Florida
407 S. Dixie Hwy., Suite 5
Lake Worth, FL 33460

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

Articles of Incorporation

FILED
99 AUG -6 AM 7:53
SECRETARY OF STATE
TALLAHASSEE FLORIDA

8/12/99

ARTICLES OF INCORPORATION

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:

Fair Credit Mortgage Inc.

ARTICLE II PRINCIPLE OFFICE

The principal place of business and mailing address of this corporation shall be:

402 4th Terrace
Palm Beach Gardens, FL 33408

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

200

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

Paul Donohue
402 4th Terrace
Palm Beach Gardens, FL 33408

ARTICLE V INITIAL DIRECTORS NAME AND ADDRESS

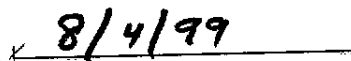
Paul Donohue
402 4th Terrace
Palm Beach Gardens, FL 33408

ARTICLE VI INCORPORATOR

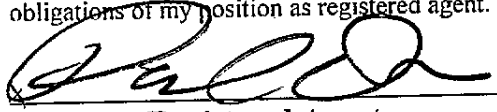
The name and address of the Incorporator to these Articles of Incorporation are:

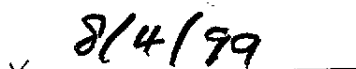
Paul Donohue
402 4th Terrace
Palm Beach Gardens, FL 33408


Signature/Incorporator


Date

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.


Signature/Registered Agent
Articles of Incorporation


Date

FILED
99 AUG -6 AM 7:54
SECRETARY OF STATE
TALLAHASSEE FLORIDA