

P960000 73635

FIRST BROKERS NETWORK, INC.
15868 State Road 84, Fort Lauderdale, Florida 33326

August 26, 1996

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

RE: INCORPORATION OF
FIRST BROKERS NETWORK, INC.

100001938201
-09/04/96--01098--018
*****70.00 *****70.00

Dear Secretary of State:

Enclosed find one original and a copy of the Articles of Corporation of **FIRST BROKERS NETWORK, INC.**

Also find enclosed a check made payable to the Secretary of State in the amount of \$70.00 which includes the statutory filing fee. Your assistance in establishing this corporation is appreciated.

Respectfully,


Lester W. Salzman

9/5/96
10

ARTICLES OF INCORPORATION
OF
FIRST BROKERS NETWORK, INC.

ARTICLE ONE

The name of the corporation is **FIRST BROKERS NETWORK, INC.** The principal address of the corporation is: 15868 State Road 84, Fort Lauderdale, Florida 33326.

ARTICLE TWO

The period of its duration is perpetual.

ARTICLE THREE

The purpose for which the corporation is organized is the transaction of any or all lawful business for which corporations may be incorporated under the Florida Corporation Act.

ARTICLE FOUR

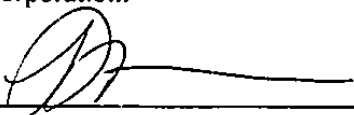
The aggregate number of shares which the corporation shall have authority to issue is **one hundred (100)** of no par value.

ARTICLE FIVE

The corporation will not commence business until it has received for the issuance of shares consideration of the value of \$1,000.00 consisting of money, labor done or property actually received.

ARTICLE SIX

The street address of its initial registered office is 15868 State Road 84, Fort Lauderdale, Florida 33326, and the name of its initial registered agent at such address is Lester W. Salzman. I am hereby familiar with and accept the duties and responsibilities as registered agent for said corporation.



Lester W. Salzman

ARTICLE SEVEN

The number of directors constituting the initial board of directors is two (2), and the name and address of the person or persons who are to serve as directors until the first annual meeting of the shareholders or until their successors are elected and qualified are:

Name	Mailing Address
Lester W. Salzman	1474 Harbour Side Drive, Fort Lauderdale, Florida 33326
Denise L. Salzman	1474 Harbour Side Drive, Fort Lauderdale, Florida 33326

ARTICLE EIGHT

The Board of Directors is empowered to make, alter or repeal the Bylaws of the corporation without restriction of their powers conferred by statute.

ARTICLE NINE

The name and address of each incorporator is:

Name	Mailing Address
Lester W. Salzman	1474 Harbour Side Drive, Fort Lauderdale, Florida 33326



Lester W. Salzman, Incorporator

ARTICLE TEN

The powers of the incorporators cease upon filing of the Articles of Incorporation.

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FILED
JUL -1 PM 1:34
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ACCOUNT NO. : 072100000032
REFERENCE : 448874 7131990
AUTHORIZATION :
COST LIMIT : \$ PREPAID

ORDER DATE : July 1, 1997
ORDER TIME : 2:31 PM
ORDER NO. : 448874-005
CUSTOMER NO: 7131990

Name Change Amend

700002228447--8
-07/02/97--01002--006
*****35.00 *****35.00

CUSTOMER: Mr. Les Salzman
Membership Realty Of Coral
Suite 105
1890 University Drive
Pompano Beach, FL 33071

DOMESTIC AMENDMENT FILING

NAME: FIRST BROKERS NETWORK, INC.

EFFECTIVE DATE:

Stamp box with date 7/2/97 and handwritten initials. The stamp includes fields for Name, Authority, and other filing details.

ARTICLES OF AMENDMENT
 RESTATED ARTICLES OF INCORPORATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

RECEIVED
97 JUL -1 PM 3:31
DIVISION OF CORPORATION

CONTACT PERSON: Tonya C. Holliday

EXAMINER'S INITIALS: _____

*800789, 80505, 80672



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

July 2, 1997

CSC
1201 Hays Street
Tallahassee, FL 32301

RESUBMIT

Please give original
submission date as file date.

SUBJECT: FIRST BROKERS NETWORK, INC.
Ref. Number: P96000073635

We have received your document for FIRST BROKERS NETWORK, INC. and your check(s) totaling \$35.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

^{new}
The corporate name must contain a suffix that will clearly indicate that it is a corporation. Such suffixes include: CORPORATION, CORP., COMPANY, CO., INC., and INCORPORATED.

If you have any questions concerning the filing of your document, please call (850) 487-6907.

Annette Hogan
Corporate Specialist

Letter Number: 597A00034595

RECEIVED
97 JUL -3 AM 9:53
DIVISION OF CORPORATIONS

ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION
OF

FILED
97 JUL -1 PM 1:34
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

First Brokers Network, Inc

(present name)

Pursuant to the provisions of section 607.1006, Florida Statutes, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation:

FIRST: Amendment(s) adopted: (indicate article number(s) being amended, added or deleted)

The name of the Corporation shall be changed
to BANKERS Mortgage of South Florida, INC.
The New address IS 1890 University Dr., Coval Springs,
Fl. 33071. Phone is 1-800-404-7426.

SECOND: If an amendment provides for an exchange, reclassification or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself, are as follows:

THIRD: The date of each amendment's adoption: 6/24/97

FOURTH: Adoption of Amendment(s) (CHECK ONE)

- The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) was/were sufficient for approval.
- The amendment(s) was/were approved by the shareholders through voting groups. *The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):*

"The number of votes cast for the amendment(s) was/were sufficient for approval by _____ voting group."

- The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.
- The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.

Signed this 30th day of June, 19 97

Signature



President

(By the Chairman or Vice Chairman of the Board of Directors, President or other officer if adopted by the shareholders)

OR

(By a director if adopted by the directors)

OR

(By an incorporator if adopted by the incorporators)

Lester W Spizman

Typed or printed name

President

Title