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SECRET TALLAHASSEE FLORIDA

ALEX DEL MAZO/BOYN INC
1065 N.E. 125TH ST.
SUITE 211
NORTH MIAMI FL 33161

9/09/96

Secretary of State
Division of Corporations
Post Office Box 6327
Tallahassee, FL 32314

800001945238
-09/12/96--01007--009
****122.50 ****122.50

Dear Sirs:

Enclosed are two (2) copies of the Articles of Incorporation of FIRST FINANCIAL MORTGAGE CORPORATION and the appointment of a registered agent for filing purposes.

Also enclosed is a check for \$122.50 to cover charter tax, filing fees, registered agent filing fee, and the cost of a certified copy of the articles. Please send a certified copy to me.

Thank you in advance for your prompt attention to this matter.

W96-19235

Sincerely yours,

Alex Del Mazo
ALEXANDER DEL MAZO

F96-1034
X
9-24-96



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

September 12, 1996

ALEXANDER DEL MAZO
1065 N.E. 125TH STREET
SUITE 211
NORTH MIAMI, FL 33161

SUBJECT: FIRST FINANCIAL MORTGAGE CORPORATION
Ref. Number: W96000019235

We have received your document for FIRST FINANCIAL MORTGAGE CORPORATION and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of an entity name **DOES NOT** constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

When the document is resubmitted, please return a copy of this letter to ensure that your document is properly handled.

If you have any questions about the availability of a particular name, please call (904) 488-9000.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6927.

Kathy Hyman
Document Specialist

Letter Number: 296A00042477

ALEX DEL MAZO/C.T.S INC.
1065 NE 125 ST. SUITE 223
NORTH MIAMI, FL. 33161

09/18/96

Secretary of State
Division of Corporations
Post Office Box 6327
Tallahassee, Fl. 32314

Dear Sirs:

Enclosed are two (2) copies of the Articles of Incorporation of FIRST FINANCIAL FEDERAL MORTGAGE CORPORATION and the appointment of a registered agent for filing purpose.

Also I previously mailed you a check for \$122.50 to cover charter tax, filing fees, registered agent filing fee, and the cost of a certified copy of the articles. Please send a certified copy to me.

Thank you in advance for your prompt attention to this matter.

Sincerely yours,


ALEXANDER DEL MAZO

ARTICLES OF INCORPORATION
OF
FIRST FINANCIAL FEDERAL MORTGAGE CORPORATION

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, acting as incorporator of a Florida corporation under the Florida General Corporation Act, Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation:

ARTICLE I

NAME OF CORPORATION

The name of the corporation shall be:

FIRST FINANCIAL FEDERAL MORTGAGE CORPORATION

The corporation shall have perpetual existence.

ARTICLE III

PURPOSE

The corporation is organized for the purpose of transacting any and all lawful business for which corporations may be incorporated under the laws of the State of Florida.

ARTICLE IV

CAPITAL STOCK

The corporation is authorized to issue one (1) class of stock consisting of One Hundred (100) shares of One Dollar (\$1.00) par value common stock.

ARTICLE V

INITIAL CORPORATE OFFICE AND CORPORATE MAILING ADDRESS

The corporate mailing address and the initial registered office of the corporation is 1065 N.E. 125TH ST SUITE 211, NORTH MIAMI FL 33161. The name of the Initial Registered Agent of the corporation is ALEXANDER DEL MAZO.

ARTICLE VI

INITIAL BOARD OF DIRECTORS

The corporation shall initially have (2) Directors to hold office until the first Annual Meeting of Shareholders and until the successor shall have been duly elected and qualified, or until earlier resignation, removal from office, or death. The number of Directors may be either increased or decreased from time to time in accordance with the By-Laws of the Corporation. The name of the initial Directors of the corporation are:

ALEXANDER DEL MAZO AND ISIDRO CARDIN

ARTICLE VII

INCORPORATOR

The name and address of the Incorporator of the corporation is:

ALEXANDER DEL MAZO
728 PARK DRIVE
HIALEAH FL 33010

ARTICLE VIII

AMENDMENTS

These Articles of Incorporation may be amended in accordance with applicable law upon the affirmative vote of the holders of a majority of the outstanding shares of the corporation. Any right conferred any shareholder by these Articles of Incorporation is subject to this reservation.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation on this 18th day of SEPTEMBER, 1996.



INCORPORATOR
ALEXANDER DEL MAZO

STATE OF FLORIDA }
COUNTY: BROWARD }

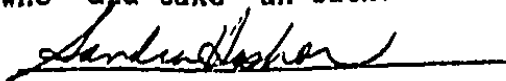
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SEAL
TALLAHASSEE

BEFORE ME, the undersigned authority, authorized to take acknowledgements in the State and County set forth above, personally appeared ALEXANDER DEL MAZO who is known by me to be the person who executed the foregoing Articles of Incorporation and they acknowledged before me that they executed these Articles of Incorporation.

STATE OF FLORIDA
COUNTY OF BROWARD

The foregoing instrument was acknowledged before me this 18th day of SEPTEMBER, 1996 by ALEXANDER DEL MAZO, who is personally known to me and who did take an oath.



SANDRA H. HOSHOR
NOTARY PUBLIC

My Commission Expires:



SANDRA HOSHOR
My Comm Exp. 12/21/99
Bonded By Service Inc
No. CC426235
 Personally Known Other I.D.

ACCEPTANCE OF DESIGNATION AS RESIDENT AGENT

I hereby am familiar with and accept the duties and responsibilities as registered agent of FIRST FINANCIAL FEDERAL MORTGAGE CORPORATION.

By: 
ALEXANDER DEL MAZO
9/18/96