

7/28/97

FLORIDA DIVISION OF CORPORATIONS  
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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: CORPORATE CREATIONS INTERNATIONAL INC.  
CONTACT: JOHNNY C RODRIGUEZ  
PHONE: (305)672-0686

ACCT#: 073171003004

FAX #: (305)672-9110

*Luis*

NAME: MORTGAGE AUDITING AND REDUCTION SERVICES, IN  
AUDIT NUMBER.....H97000012301  
DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.  
CERT. OF STATUS..1 PAGES..... 4  
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## ARTICLES OF INCORPORATION

### Article I. Name

The name of this Florida corporation is:  
Mortgage Auditing and Reduction Services, Inc.

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### Article II. Address

The mailing address of the Corporation is:  
Mortgage Auditing and Reduction Services, Inc.  
242 Avenue L  
Delray Beach FL 33483

EFFECTIVE DATE

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### Article III. Registered Agent

The name and address of the registered agent of the Corporation is:  
Kenneth L. Minerley, Esq.  
980 North Federal Highway, Suite 205  
Boca Raton FL 33432

### Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is:

Lynn Thomas  
Thomas Thomas

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by applicable law.

Kenneth L. Minerley | FL Bar Member 521840  
Bloch & Minerley, P.L.  
980 North Federal Highway, Suite 205  
Boca Raton FL 33432  
561-362-6699

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Article V. Capital Stock

The Corporation shall have the authority to issue 2,000 shares of common stock, par value \$.01 per share.

Article VI. Incorporator

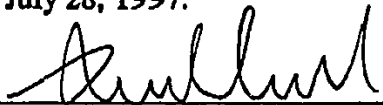
The name and address of the incorporator is:

Kenneth L. Minerley  
Bloch & Minerley, P.L.  
980 North Federal Highway, Suite 205  
Boca Raton FL 33432

Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on July 28, 1997.

The undersigned incorporator executed these Articles of Incorporation on July 28, 1997.



\_\_\_\_\_  
KENNETH L. MINERLEY  
by L.A. Uriarte as attorney-in-fact

Kenneth L. Minerley | FL Bar Member 521840  
Bloch & Minerley, P.L.  
980 North Federal Highway, Suite 205  
Boca Raton FL 33432  
561-362-6699

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**CERTIFICATE OF DESIGNATION  
REGISTERED AGENT/OFFICE**

**CORPORATION:**

Mortgage Auditing and Reduction Services, Inc.

**REGISTERED AGENT/OFFICE:**

Kenneth L. Minerley, Esq.  
980 North Federal Highway, Suite 205  
Boca Raton FL 33432

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I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.



KENNETH L. MINERLEY, ESQ.  
by L.A. Uriarte as attorney-in-fact

Date: July 28, 1997

Kenneth L. Minerley | FL Bar Member 521840  
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980 North Federal Highway, Suite 205  
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