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Florida Department of State
Division of Corporations
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To: Division of Corporations
Fax Number : (850) 922-4001

From: Account Name : FAS-T CORP. AGENTS, INC.
Account Number : 071001002335
Phone : (305) 599-0839
Fax Number : (305) 716-0346

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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FLORIDA PROFIT CORPORATION OR P.A. LENDERS CHOICE MORTGAGE SERVICES, INC.

Certificate of Status	0
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ARTICLES OF INCORPORATION

TO: SECRETARY OF STATE, STATE OF FLORIDA, TALLAHASSEE,
FLORIDA

The undersigned incorporator(s), for the purpose of forming a corporation
under the Florida General Corporation Act, hereby adopt(s) the following
Articles of Incorporation.

ARTICLE I NAME

The name of the Corporation shall be:

LENDERS CHOICE MORTGAGE SERVICES, INC.

The principal place of business of this corporation shall be:

4032 SW 153 COURT

MIAMI, FLORIDA 33185

ARTICLE II NATURE OF BUSINESS

This corporation may engage in any business permitted under the laws of
the United State, the State of Florida, or any other State, Country,
Territory, or Nation.

ARTICLE III CAPITAL STOCK

The aggregate number of shares of stock and its value that this
corporation is authorized to have outstanding at any one time is: 1000.

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ARTICLE IV TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE V OFFICERS DIRECTORS

The name(s) and street address(es) of the initial officer(s) and director(s), if any, who shall hold office the first year of the corporation's existence or until their successor(s) is (are): Elio Casanas whom resides at 4032 SW 153 Court, Miami, FL 33185.

ARTICLE VI INCORPORATOR(S)

The names(s) and street address(es) of the incorporator(s) to these articles of incorporation is (are): Elio Casanas & Ruben Jimenez whom resides at 4032 SW 153 Court, Miami, Florida 33185.

IN WITNESS WHEREOF, the undersigned incorporator(s) has (have) executed these Articles of Incorporation this 4 day of January 2, 000.

Signature(s) of Incorporator(s)



Elio Casanas/Incorporator/Registered Agent



Ruben Jimenez/Incorporator/

CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of Section 607.325, Florida Statutes, the Undersigned Corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation: Lenders Choice Mortgage Services, Inc.
2. The name and address of the registered agent and office is:

Elio Casanas
4032 SW 153 Court
Miami, FL 33185

SIGNATURE: 

TITLE: Incorporator/Registered Agent

Date: 1/4/2000

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I ACCEPT THE DUTIES AND OBLIGATIONS OF SECTION 607.325, FLORIDA STATUTES.

SIGNATURE: 

Date: 1/4/2000

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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