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JANUARY 17TH, 2000

SECRETARY OF STATE
DIVISION OF CORPORATIONS
P.O. BOX 6327
TALLAHASSEE, FLORIDA 32314

FILED
00 JAN 20 PM 2:18
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RE: GERARDO ACEVEDO - MORTGAGE BROKER, INC.

LADIES AND GENTLEMEN,

ENCLOSED, PLEASE FIND THE ORIGINAL AND ONE COPY OF THE ARTICLES OF INCORPORATION, TOGETHER WITH MY CHECK IN THE AMOUNT OF \$ _____

THIS REPRESENTS THE COST OF THE FILING FEE, CERTIFIED COPY OF THE ARTICLES OF INCORPORATION, FEE FOR THE REGISTERED AGENT DESIGNATION AND A CERTIFICATE OF STATUS FOR THE ABOVE NAMED CORPORATION.

VERY TRULY YOURS,


GERARDO ACEVEDO

GERARDO ACEVEDO - MORTGAGE BROKER, INC.
5611 SOUTH 38TH COURT
GREENACRES, FLORIDA 33463

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ARTICLES OF INCORPORATION

of

GERARDO ACEVEDO - MORTGAGE BROKER, INC.

(name of corporation)

The undersigned subscriber(s) to these Articles of Incorporation, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I - CORPORATE NAME

The name of the corporation is:

GERARDO ACEVEDO - MORTGAGE BROKER, INC.

ARTICLE II - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue ONE THOUSAND shares (1,000) of ONE DOLLAR Dollar(s) (\$ \$1.00) par value Common Stock, which shall be designated "Common Shares."

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The name and street address of the Initial Registered Agent of this Corporation is:

NAME	GERARDO ACEVEDO		
ADDRESS	5611 SOUTH 38TH COURT		
CITY	GREENACRES, FLORIDA	33463 FLORIDA	ZIP

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have ONE (1) directors initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial director(s) of the corporation are as follows:

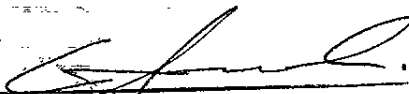
NAME	GERARDO ACEVEDO		
ADDRESS	5611 SOUTH 38TH COURT		
CITY	GREENACRES, FLORIDA	33463 STATE	ZIP
NAME	N/A		
ADDRESS			
CITY		STATE	ZIP
NAME	N/A		
ADDRESS			
CITY		STATE	ZIP

ARTICLE VII - INCORPORATORS

The names and addresses of the person(s) signing these Articles of Incorporation are as follows:

NAME	GERARDO ACEVEDO		
ADDRESS	5611 SOUTH 38TH COURT		
CITY	GREENACRES	STATE	FLORIDA ZIP 33463
NAME	N/A		
ADDRESS			
CITY		STATE	ZIP
NAME	N/A		
ADDRESS			
CITY		STATE	ZIP

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 17TH day of JANUARY, 2000, ~~XXX~~.

 (Seal)
 GERARDO ACEVEDO (Seal)
 _____ (Seal)

I.D. FL/DL A213 280 74 333 0

STATE OF FLORIDA)
) SS
 COUNTY OF PALM BEACH)

before me, a Notary Public authorized to take acknowledgements in the State and County set forth above, personally appeared

GERARDO ACEVEDO

known to me and known to be the person(s) who executed the foregoing Articles of Incorporation, and who acknowledged before me that HE executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal, in the State and County aforesaid, this 17TH day of JANUARY, 2000, ~~XXX~~.

(Notary Seal)
 Robert Lewis
 My Commission **CC707052**
 Expires January 8, 2002


 (Notary Public, State of Florida at Large)

My Commission expires:

01-08-2002

**CERTIFICATE AND ACKNOWLEDGEMENT
OF REGISTERED AGENT**

**CERTIFICATE OF REGISTERED AGENT
OF**

GERARDO ACEVEDO - MORTGAGE BROKER, INC.
(name of corporation)

FILED
00 JUN 20 PM 2:18
CLERK OF STATE
TALLAHASSEE, FLORIDA

Pursuant to Florida Statutes Sections 48.091 and 607.034, the following is submitted:

The above corporation, desiring to organize under the laws of the State of Florida with its registered office as indicated in the Articles of Incorporation

at 5611 SOUTH 38TH COURT
GREENACRES, FLORIDA 33463

has named GERARDO ACEVEDO
located at the aforesaid address, as its Registered Agent to accept service of process within this state.

ACKNOWLEDGEMENT

Having been named to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of Florida Law in keeping open said office.


(registered agent)