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FILED  
00 JUN 26 PM 12: 04  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

June 23, 2000

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-06/26/00--01107--005  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

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

Attn: New Filing Section

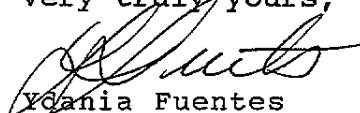
Re: Incorporation of  
First Residential Mortgage of Miami, Inc.

Dear Sir/Madam:

Enclosed are the original and one copy of the articles of incorporation for the above-named proposed Florida corporation. Also enclosed is a check in the amount of \$78.75 representing the fees for filing and certified copy.

Thank you for your assistance in this matter.

Very truly yours,

  
Yvania Fuentes

Enclosures

R 6/28/00

ARTICLES OF INCORPORATION  
OF  
FIRST RESIDENTIAL MORTGAGE OF MIAMI, INC.

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ARTICLE I. CORPORATE NAME

The name of the corporation is FIRST RESIDENTIAL MORTGAGE OF MIAMI, INC.

ARTICLE II. PRINCIPAL OFFICE.

The principal place of business and mailing address of this corporation is 7375 Coral Way, Miami, FL 33155.

ARTICLE III. CAPITAL STOCK.

The number of shares of stock that this corporation is authorized to have outstanding at any one time is 100 shares.

ARTICLE IV. INITIAL REGISTERED AGENT AND OFFICE.

The name and address of the initial registered agent is YDANIA FUENTES, 7375 Coral Way, Miami, FL 33155.

ARTICLE V. INCORPORATORS.

The name and street address of the incorporator to these Articles of Incorporation is YDANIA FUENTES, 7375 Coral Way, Miami, FL 33155.

The undersigned has executed these Articles of Incorporation on June 23, 2000.

  
YDANIA FUENTES, President

DESIGNATION AND ACCEPTANCE OF REGISTERED AGENT

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00 JUN 26 PM 12:04

Pursuant to the provisions of F.S. 607.0501, 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 is FIRST RESIDENTIAL MORTGAGE OF MIAMI, INC.
2. The name of the registered agent is YDANIA FUENTES.
3. The address of the registered agent/registered office is 7375 Coral Way, Miami, FL 33155.

ACCEPTANCE

Having been named as registered agent and designated to accept service of process for the above corporation, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

By: \_\_\_\_\_

  
YDANIA FUENTES

Date: June 23, 2000