

P00000107822

FILED

00 NOV 17 AM 9:45

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

September 20, 2000

DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
P.O. BOX 6327
Tallahassee, FL. 32314

Subject: ^{MORTGAGES,} BANKINCA.COM, INC.

200003444952--8
-10/30/00--01145--013
*****78.75 *****78.75

Enclosed is an original and (1) one copy of the Articles of Incorporation and a check for US\$78.75 (Seventy Eight & 75/100) to cover the filing fees and to obtain a certified copy of the Articles.

We look forward to hearing from you soon.



Manuel E. Rodriguez
1515 University Dr. Suite 103-D
Coral Springs, FL. 33071
Phone: 954-227-1175

W-26154
PU 10/30/00



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

October 31, 2000

MANUEL E RODRIGUEZ
1515 UNIVERSITY DR, SUITE 103-D
CORAL SPRINGS, FL 33071

SUBJECT: BANKINCA.COM, INC.
Ref. Number: W00000026154

We have received your document for BANKINCA.COM, INC. and check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned to you for the following reason(s):

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking
Director's Office
101 E. Gaines St.
Fletcher Bldg., 6th Floor.
Tallahassee, FL 32399-0350
(850) 410-9111.

Please return the original and one copy of 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 (850) 487-6915.

Pamela Hall
Document Specialist

Letter Number: 800A00056686



OFFICE OF THE COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
32399-0350

November 13, 2000

Mr. Manuel E. Rodriguez
1515 University Drive
Suite 103-D
Coral Springs, Florida 33071

Dear Mr. Rodriguez:

Re: "BANKINCA.com, Mortgages, Inc."

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Department that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced name being registered to conduct business in the state of Florida.

Sincerely,



Alex Hager
Director

:kr

cc: Karon Beyer, Chief, Bureau of Corporate Records
Division of Corporations, Secretary of State's Office

Division of Banking
101 East Gaines Street, Suite 636, Telephone: (850) 410-9111

TOTAL P.01

**ARTICLES OF INCORPORATION
OF
BANKINCA.COM, MORTGAGES, INC.**

FILED
00 NOV 17 AM 9:45
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

THE UNDERSIGNED, has executed the following document as incorporator of the above named corporation, a Corporation organized under the laws of the State of Florida, and all the rights, duties and obligation of undersigned as incorporator, and those of the Corporation, are to be determined in accordance with the laws of the State of Florida.

ARTICLE ONE: NAME

**The name of this Corporation shall be;

BANKINCA.COM, MORTGAGES, INC.**

ARTICLE TWO: NATURE OF BUSINESS

The General nature of Business to be transacted by this Corporation is to do all things which natural persons might or could lawfully do in the premises. This Corporation shall commence existence upon filling of these Articles of Incorporation by the Department of State of Florida, and shall have perpetual existence.

ARTICLE THREE: CAPITAL STOCKS

The Aggregate numbers of shares which the Corporation shall have authority to issue is the total sum of one thousand (1000) shares, having an individual par value of \$1.00 per share. Unless otherwise stated in these articles or in an amendment to these articles, there shall be one (1) class of stock of this corporation.

ARTICLE FOUR: INITIAL CAPITAL

This Corporation shall beggung business with a capital of not less than one thousand dollars (\$1,000.00)

ARTICLE FIVE: TERM OF EXISTENCE

This Corporation shall have perpetual existence unless dissolved by action of law.

ARTICLE SIX: ADDRESS

The initial post office address of this Corporation is the State of Florida is:

**1515 UNIVERSITY DR. SUITE 103-D,
CORAL SPRINGS , FLORIDA - 33071**

ARTICLE SEVEN: DIRECTORS

**This Corporation shall have not less than ONE (1) Director initially.
The number of Directors may be increased from time to time as the stockholders desire,
in accordance with the by-laws hereof, but no time shall there be a number less than one.**

ARTICLE EIGHT: INITIAL DIRECTORS

The name and post office address of the first Board of Directors and Officers of this Corporation as follows:

NAME	ADDRESS	TITLE
Jonathan C. Lefebvre	2150 NW 105TH Lane Coral Springs, FL. 33071	PRESIDENT
Manuel E. Rodriguez	1515 University Dr. Suite 103-D Coral Springs, FL. 33071	V. President

ARTICLE NINE: SUBSCRIBERS

FILED

00 NOV 17 AM 9:45

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The name and post office address of each subscriber to these articles of incorporation, the number of shares of stock each agrees to take, and the value of the consideration paid therefore as follows:

NAME	ADDRESS	No. OF SHARES
Jonathan C. Lefebvre	2150 NW 105 TH Lane Coral Springs, FL. 33071	900
Manuel E. Rodriguez	1515 University Dr. Suite 103-D Coral Springs, FL. 33071	100

ARTICLE TEN: REGISTERED NAME & OFFICE

The Street address of this initial registered office and the name of the initial Resident Agent of this Corporation shall be:

Manuel E. Rodriguez
1515 University Dr. Suite 103-D
Coral Springs, FL. 33071

I hereby am familiar with and accept the duties and responsibilities as registered agent for said Corporation.


Manuel E. Rodriguez

STATE OF FLORIDA COUNTY OF BROWARD

I hereby certify that on this day, before me a Notary Public, duly authorized in the State and country named above to take acknowledgments, personally appeared:

**Jonathan C. Lefebvre
&
Manuel E. Rodriguez**

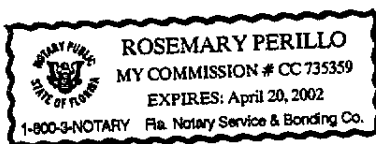
to me known to be the person/s described as subscribers in and who executed the foregoing articles of incorporation, and he/they acknowledged before me that he/they

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the State and County aforesaid, this 27 day of Sept., 2000

NOTARY PUBLIC

STATE OF FLORIDA AT LARGE

My commission expires :



Rosemary Perillo

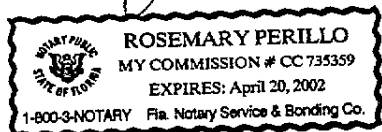
ARTICLE ELEVEN : AMENDMENT

These articles of incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders, and approved at a stockholders meeting by a majority of the stockholders.

IN WITNESS WHEREOF, we hereunto set our hands and seals this 20 day of September 2000.

SEAL

Rosemary Perillo 9/27/00



Jonathan C. Lefebvre
Jonathan C. Lefebvre

Manuel E. Rodriguez
Manuel E. Rodriguez