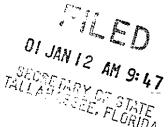
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Dean Blake 533 N.E. 210 Terrace Miami, Florida 33179-1816 (305) 652-7487 Phone (305) 654-5980 Fax



January 9, 2001

Department of State Corporate Records/ Division of Corporations P.O. Box 6327 Tallahassee, FL 32314

200003536342--1 -01/12/01--01095--010 *****78.75 ******78.75

Dear Secretary of State:

Enclosed please find one original and a copy of the Articles of Incorporation for:

Flat Fee Mortgage Corporation.

7875

Also find enclosed a check made payable to the Secretary of State in the amount of \$70.00 which includes the statutory filing fee. Your assistance in establishing the corporation to be known as:

Flat Fee Mortgage Corporation.

Respectfully,

Dear Blake

Encl.

ARTICLES OF INCORPORATION

Flat Fee Mortgage Corporation.

ARTICLE ONE

The name of the corporation is:

Flat Fee Mortgage Corporation

The principle address of the corporation is:

535 N.E. 210 Terrace Miami, FL 33179

ARTICLE TWO

The period of its duration is:

FOREVER.

ARTICLE THREE

The purpose for which the corporation is organized is the transaction of any or all lawful business for which corporations may be incorporated under the Florida Corporation Act.

ARTICLE FOUR

The aggregate number of shares which the corporation shall have authority to issue is: THREE THOUSAND.

ARTICLE FIVE

The corporation will not commence business until it has received for the issuance of shares, consideration of the value of NO PAR VALUE consisting of money.

ARTICLE SIX

The street address of its initial registered office is: 533 NE 210 Terrace

N Miami Beach FL 33179

and the name of its initial registered agent at such address is:

Dean Blake

I hereby state that I am familiar with and accept the duties and responsibilities as a registered agent for said corporation.

Dean Blake

ARTICLE SEVEN

The number of directors constituting the initial board of directors is: ONE

The name and address of the person or persons, who are to serve as directors until the first annual meeting of the shareholders or until their successors are elected and qualified, are:

NAME

MAILING ADDRESS

SIGNATURE

Dean Blake (305) 652-7487 533 NE 210 Terrace N Miami Beach FL 33179 Dean Polhe

ARTICLE EIGHT

The Board of Directors is empowered to make, alter or repeal the Bylaws of the corporation without restriction of their powers conferred by statute.

ARTICLE NINE

The name and address of each incorporator is:

NAME

MAILING ADDRESS

STONATURE

Dean Blake (305) 652-7487 533 NE 210 Terrace

N Miami Beach FL 33179

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