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Miami, Florida
January 20, 2001

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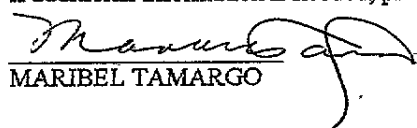
TO: STATE OF FLORIDA
Division Of Corporations

RE: MORTGAGE GALORE, INC.

Attached, please find check no. 1613, to cover filing fees for MORTGAGE GALORE, INC., which

Articles of Incorporation are enclosed.

If additional information is needed, please contact us at: (305) 898-9280. Thank you.


MARIBEL TAMARGO

FILED
01 JAN 23 PM 3:14
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

1-24-01
WCC

FILED
01 JAN 23 PM 3: 14
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

OF

MORTGAGE GALORE, INC

ARTICLE I. NAME.

The name of this Corporation is: MORTGAGE GALORE, INC.

ARTICLE II. PURPOSE.

This Corporation shall exist perpetually commencing on the date these Articles are filed, and may engage in any and all lawful business under the laws of the United States and the State of Florida.

ARTICLE III. CAPITAL STOCK.

This Corporation is authorized to issue 600 shares of one dollar par (\$1.00) par value common stock.

ARTICLE IV. PREEMPTIVE RIGHTS.

Every shareholder, upon the sale for cash or any new common stock of this Corporation, shall have the right to purchase their pro rata share, (as nearly as may be done without issuance of fractional shares), at the price at which it is offered to others.

ARTICLE V. INITIAL REGISTERED AND PRINCIPAL OFFICE AND AGENT.

The street address of the initial registered and principal office of this 2219 N.W. 2ND AVENUE, Miami, Florida 33137.

The name of the initial Registered Agent of this Corporation is,
MARIBEL TAMARGO.

ARTICLE VI. INITIAL BOARD OF DIRECTORS.

This Corporation shall have one director 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 initial director of this Corporation is:

MARIBEL TAMARGO, 2219 N.W. 2nd Avenue, Miami, Fla. 33137

ARTICLE VII. INCORPORATOR

The name and address of the person signing this article is:

MARIBEL TAMARGO, 2219 N.W. 2nd Avenue, Miami, Florida 33137

ARTICLE VIII. INDEMNIFICATION.

The Corporation shall indemnify any office or director, or any former officers or directors to the full extent permitted by law.

ARTICLE IX. - BY LAWS

The power to adopt, alter, amend or repeal by-laws shall be vested in the Board of Directors and the Shareholders.

IN WITNESS WHEREOF, the undersigned subscribers has executed these Articles of Incorporation, this 16th day of JANUARY, 2001, at Miami, Florida, County of Dade.

DATE: 1/18/2001


MARIBEL TAMARGO

CERTIFICATE DESIGNATING THE ADDRESS AND
AN AGENT UPON WHOM PROCESS MAY BE SERVED

WITNESSETH:

That MORTGAGE GALORE, INC., desiring to organize under the laws of the State of Florida, which will have its principal office in the County of Dade, State of Florida, has appointed Mr. Maribel Tamargo, as its agent to accept service of process within the state.

ACKNOWLEDGMENT:

Having been named as Registered Agent to accept service of process for the above stated Corporation, at a place designated in these Articles of Incorporation, I hereby agree to act in the capacity of Registered Agent for said Corporation and agree to comply with the applicable provision of the Florida Statutes, this 16th of JANUARY of 2001.


MARIBEL TAMARGO, Registered Agent