

PO10000 22937

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A PARTNERSHIP OF PROFESSIONAL ASSOCIATIONS
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February 27, 2001

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*****78.75 *****78.75

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

Re: Filing Articles of Incorporation for ASAP Mortgage Lenders, Inc.

Dear Division:

Enclosed for filing please find Articles of Incorporation for the above referenced corporation. Also enclosed please find my firm's trust account check in the amount of \$78.75, the required filing fee.

Please forward the copy to my office and if further information is needed please do not hesitate to contact me.

Very truly yours,

JOHN M. CAPELLER, JR., P.A.


John M. Cappeller, Jr.

JMC/gj
Enclosures

F. G. HESLER

MAR

5 2000

**ARTICLES OF INCORPORATION
OF**

ASAP MORTGAGE LENDERS, INC.

FILED
01 MAR - 1 AM 7:22
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

In compliance with the requirements of F.S. Chapter 607, the undersigned, being a natural person, hereby acts as an incorporator in adopting and filing the following articles of incorporation for the purpose of organizing a business corporation.

ARTICLE I

The name of the Corporation ("Corporation") is ASAP Mortgage Lenders, Inc.

ARTICLE II

The existence of the Corporation shall begin on the filing of these Articles.

ARTICLE III

The street address of the principal office of the Corporation is 10393 Lake Vista Circle, Boca Raton, Florida 33498.

ARTICLE IV

The maximum number of shares this Corporation is authorized to issue is One Thousand (1,000), par value \$.01 per share, all of which shall be Common Shares. All Common Shares shall be identical with each other in every respect and the holders of Common Shares shall be entitled to one vote for each share on all matters on which shareholders have the right to vote.

ARTICLE V

The initial street address of the Corporation's registered office is 10393 Lake Vista Circle, Boca Raton, Florida 33498. The initial registered agent for the Corporation at that address is Phillip J. Eby.

ARTICLE VI

The initial board of directors shall consist of three (3) members. This number may be increased or decreased from time to time in accordance with the Corporation's bylaws, but shall never be less than one. The names and addresses of the persons who will serve on the initial board of directors are:

Name	Address
Phillip J. Eby	10393 Lake Vista Circle Boca Raton, Florida 33498.
Leslie Eby	10393 Lake Vista Circle Boca Raton, Florida 33498
Tyler Sarna	9873 Lawrence Road, #G207 Boynton Beach, Florida 33436

ARTICLE VII

The name and address of the person signing these Articles of Incorporation

Phillip J. Eby	10393 Lake Vista Circle Boca Raton, Florida 33498.
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SECRETARY OF STATE
 TALLAHASSEE, FLORIDA

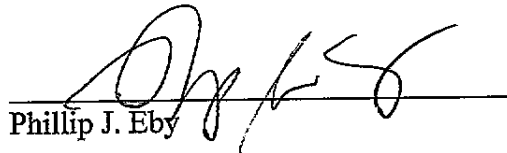
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ARTICLE VIII

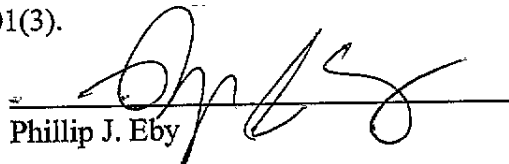
The Corporation shall indemnify its directors, officers, employees, and agents to the fullest extent permitted by law.

IN WITNESS WHEREOF, the undersigned incorporator has executed these articles of incorporation on the 26 day of February, 2001.


 Phillip J. Eby

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for ASAP Mortgage Lenders, Inc. at the place designated in the articles of incorporation, the undersigned is familiar with and accepts the obligations of that position pursuant to F.S. 607.0501(3).


 Phillip J. Eby

Date: 2-26-01