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Law Offices of
Robert C. Stone, P.A.

ONE BOCA PLACE
2255 GLADES ROAD
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Boca Raton, Florida 33431

TELEPHONE (561) 995-9350
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ROBERT C. STONE

March 20, 2001

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

FILED
01 MAR 26 AM 10:41
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RE: The Mortgage Academy, Inc.

Enclosed is an original and one (1) copy of the Articles of Incorporation and a check for \$78.75, representing your filing fees and fee for a Certificate of Status. Please file the Articles of Incorporation and return a copy of me in the provided self-addressed stamped envelope along with the Certificate of Status.

Thank you for your attention and cooperation. Please feel free to call if you have any questions.

Very truly yours,

Robert C. Stone
RS/kc

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-03/26/01--01104--019
*****78.75 *****78.75

Enclosure
Div of Corp 101

EFFECTIVE DATE

03-21-01

gc3/29

ARTICLES OF INCORPORATION
OF
THE MORTGAGE ACADEMY, INC.

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I.

The name of this Corporation is:

The Mortgage Academy, Inc.

ARTICLE II.

This Corporation shall exist in perpetuity commencing on the date of execution and acknowledgement of these Articles of Incorporation.

ARTICLE III.

This Corporation may engage in the practice of training individuals in the mortgage lending business or any activity or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV

This Corporation is authorized to issue 200 shares of no par value common stock which shall be designated as "Common Shares."

ARTICLE V.

EFFECTIVE DATE
03-21-01

In the event of any voluntary or involuntary liquidation, dissolution or winding up of this Corporation, the assets of the Corporation shall be payable to and distributed ratably among the holders of record of the Common Shares.

ARTICLE VI
VOTING RIGHTS:

Except as otherwise provided by Law, the entire voting power for the election of Directors and for all other purposes shall be vested exclusively in the holders of the outstanding Common Shares.

Prepared By:

ROBERT C. STONE, ESQUIRE
2255 GLADES ROAD, SUITE 234W
BOCA RATON, FL 33431
(561) 995-9350

ARTICLE VII.
PREEMPTIVE RIGHTS:

Every shareholder, upon the sale for cash of any new stock of this Corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro-rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VIII.

The street address of the initial registered office of this Corporation is **2255 Glades Road, One Boca Place, Suite 234W, Boca Raton, FL 33431**; and the name of the initial registered agent of this Corporation at that address is: **Robert C. Stone, Esquire**, and the principal place of business of the corporation is **1734 Ripley Run, Wellington, FL 33414**.

ARTICLE IX.

This Corporation shall have one (1) Directors initially. The number of Directors may be either increased or dismissed from time to time by the By-Laws but shall never be less than two (2). The names and address of the initial Directors of this Corporation are:

DAVID LOPEZ, PRESIDENT
1734 Ripley Run
Wellington, FL 33414

ARTICLE X.

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendments thereto, and any right conferred upon the shareholders is subject to this reservation.

Prepared By:

ROBERT C. STONE, ESQUIRE
2255 GLADES ROAD, SUITE 234W
BOCA RATON, FL 33431
(561) 995-9350

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles of Incorporation this 2/ day of March, 2001.

THE MORTGAGE ACADEMY, INC.

By: 
DAVID LOPEZ

STATE OF FLORIDA)
)SS
COUNTY OF PALM BEACH)

I HEREBY CERTIFY on this day, before me, an officer duly authorized to administer oaths and to take acknowledgements, personally appeared DAVID LOPEZ, known to me to be the person described in and who executed the foregoing instrument, who acknowledged before me that he executed the same, that I relied upon the following form of identification of the above-named person, i.e., Florida Drivers License and that an oath was not taken.

WITNESS my hand and official seal, this 21st day of March, 2001, in the County and State aforesaid.


PRINT NAME
NOTARY PUBLIC, STATE OF FLORIDA



Kimberly R. Carter
MY COMMISSION # CC918872 EXPIRES
March 15, 2004
BONDED THRU TROY FAIN INSURANCE, INC.

Prepared By:

ROBERT C. STONE, ESQUIRE
2255 GLADES ROAD, SUITE 234W
BOCA RATON, FL 33431
(561) 995-9350

**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR
DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA,
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED**

IN PURSUANCE OF CHAPTER 607.34, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED
IN COMPLIANCE WITH SAID ACT:

FIRST THAT **THE MORTGAGE ACADEMY, INC.**, DESIRING TO ORGANIZE UNDER THE
LAWS OF THE STATE OF FLORIDA, WITH ITS PRINCIPAL OFFICE, AS INDICATED IN THE
ARTICLES OF INCORPORATION AT 1734 Ripley Run, Wellington, FL 33414 HAS NAMED
ROBERT C. STONE, ESQ., LOCATED AT 2255 Glades Road, One Boca Place, Suite 234W, Boca
Raton, FL 33431, AS ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

THE MORTGAGE ACADEMY, INC.

By: 

DAVID LOPEZ

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE-STATED
CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO
ACT IN THIS CAPACITY, AND FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF
ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY
DUTIES.



ROBERT C. STONE

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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