

SOUTH FLORIDA MORTGAGE SERVICES, INC. 440 South Federal Highway, Suite 103 Deerfield Beach, Florida 33441

Florida Division of Corporations Tallahassee, Florida

April 17, 2001

Dear Sir:

Enclosed are an original and a copy of the Articles of Incorporation of the above referenced corporation. Please file the original, indicate the filing date on the copy and return the copy to me.

Also, enclosed is a check for \$70.00 covering the filing fee for the Articles of Incorporation and Registered Agent Designation Filing Fee.

Thank you for your assistance

Sincerely,

David Raskin President

Please mail back to the above referenced address.

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SOUTH FLORIDA MORTGAGE SERVICES, INC.

I, the undersigned, being of legal age and a natural peson, do hereby subscribe to, acknowledge, and file the following Articles of Incorporation for the purpose of creating a corporation under the laws of the State of Florida.

ARTICLE I

The name of this corporation shall be South Florida Mortgage Services, Inc. The address of this corporation shall be 440 South Federal Highway, Suite 10 Deerfield Beach, Florida 33441.

ARTICLE II

This corporation may engage in or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory, or nation.

ARTICLE III

The capital stock authorized, the par value thereof, and the characteristics of such stock shall be as follows:

Number of shares author 10,000

Par value per share

Class of Common

The consideration for all of the said stock shall be payable in cash, property, real or personal, labor or services in lieu of cash, at a just valuation to be fixed by the Board of Directors of the corporation.

ARTICLE IV

This corporation shall commence its existence immediately upon the filing of these Articles of Incorporation and shall exiset perpetually thereafter unless sooner dissolved according to law.

ARTICLE V

The initial registered office of this corporation shall be at 440 South Federal Highway, Suite 103, Deerfield Beach, Florida with the priviledge of having its office and branch offices at this address. The initial registered agent at that address shall be David M. Raskin

ARTICLE VI.

This corporation shall have one director initially. The name and street address of the initial director who shall hold office for the first year of the corporation, or until his successor is elected or appointed is:

David M. Raskin 440 South Federal Highway, Suite 103 Deerfield Beach, Florida 33441

ARTICLE VII

The corporation shall have one officer initially. The name and street address of the initial officer who shall hold office for the first year of the corporation, or until his successor is elected or appointed is:

David M. Raskin 440 South Federal Highway, Suite 103 Deerfield Beach, Florida 33441

ARTICLE VIII

The name and address of the incorporator is David M. Raskin, 440 South Federal Highway, Suite 103, Deerfield Beach, Florida 33441

ARTICLE IX

No contract or other transaction between this corporation and any other corporation and no act of this corporation, shall in any way be affected or invalidated by the fact that any of the directors of this corporation are pecuniarily or otherwise interested in, or are directors or officers os such other corporation. Any director individually, or any firm of which any director may be a member, may be a party to, or may be pecuniarily or otherwise interested in, any contract or transaction of this corporation, provided by the fact that he or such firm is so interested shall be disclosed, or shall have been known to the Board of Directors or a majority thereof, and any director of this corporation, or who is so interested, may be counted in determining the existence of a quorum at any meeting of the Board of Directors or this corporation which shall authorize any such contract or transaction, with the force and effect as if he were not such a director or officer os such other corporation, or not so

interested.

ARTICLE X

The private property of the stockholders shall not be subject to payment of corporate debts in any event.

ARTICLE XI

This corporation shall indemnify and insure its officers and directors to the fullest extent permitted by law either now or hereafter.

IN WITNESS WHEREOF, I, the undersigned, being the Incorporator hereinbefore named, for the purpose of forming a corporation to do business both within and without the State of Florida, under the laws of Florida, make and file these Articles of Incorporation, hereby declaring and certifying that the facts herein are true and correct.

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David M. Raskin, Incorporator

The foregoing instrument was acknowledged before me on this 17th day of April 2001 by David M Raskin, who is personally known to me.

NOTARY PUBLIC
My Commission expires:

Catherine Cassese

Catherine Cassese

My Commission CC668677

Expires August 03, 2001

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

In compliance with the laws of Florida, the following is submitted.

First, that South Florida Mortgage Services, Inc., desiring to be organized under the laws of the State of Florida, has named David M. Raskin of 440 South Federal Highway, Suite 103, Deerfield Beach, Florida 33441 as its registered agent.

Having been named the statutory Registered Agent of the above corporation at the place designated in this certificate, I hereby accept the same and agree to act in this capacity, and agree to comply with the provisions of Florida law relative to keeping the registered office open, and I accept the obligations of Section 607.325 F.S.

David M. Raskin Registered Agent

Dated: This 17th day of April 2001

The following instrument was acknowledged before me on this 17th day of April 2001 by David M. Raskin, who is personally known to me.

NOTARY PUBLIC

My Commission Expires:

Catherine Cases & Cocos & Coco