

ARTICLES OF INCORPORATION

*THE UNDERSIGNED INCORPORATOR(S) FOR THE PURPOSE OF FORMING A
CORPORATION UNDER THE FLORIDA BUSINESS CORPORATION ACT HEREBY
ADOPT(S) THE FOLLOWING ARTICLES OF INCORPORATION.*

ARTICLE I (NAME)

THE NAME OF THE CORPORATION SHALL BE:

FASTAFFORDABLE HOME LOANS, INC.

01 AUG 27 PM 3:17
FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE II PRINCIPAL OFFICE

THE PRINCIPAL PLACE OF BUSINESS AND MAILING ADDRESS OF THIS
CORPORATION SHALL BE:

11707 SW 113 TERRACE
MIAMI, FLORIDA 33186

ARTICLE III CAPITAL STOCK

THE AGGREGATE NUMBER OF SHARES OF STOCK THAT THIS
CORPORATION IS AUTHORIZED TO HAVE OUTSTANDING AT ANY ONE TIME
IS:

100@\$0.01 PER SHARE

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS:

MANUEL ANTONIO GOMEZ
11707 S.W. 113 TERRACE
MIAMI, FLORIDA 33186

MARITZA REGALADO ESQ.

BAR # 936944

2742 SW 8 STREET SUITE 202

MIAMI, FLORIDA 33135

ARTICLE V INCORPORATOR(S)

THE NAME AND STREET ADDRESSES OF THE INCORPORATORS TO
THESE ARTICLES OF INCORPORATION IS (ARE):

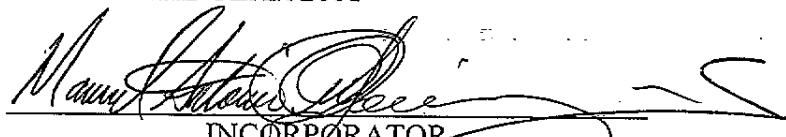
MANUEL ANTONIO GOMEZ
11707 SW 113 TERRACE
MIAMI, FLORIDA 33186

ARTICLE VI DIRECTOR(S)

PRESIDENT: MANUEL ANTONIO GOMEZ

THE UNDERSIGNED INCORPORATOR(S) HAS (HAVE) EXECUTED THESE
ARTICLES OF INCORPORATION THIS

23RD DAY OF AUGUST OF THE YEAR 2001


INCORPORATOR
MANUEL ANTONIO GOMEZ

MARITZA REGALADO ESQ.
BAR # 936944
2742 SW 8 STREET SUITE 202
MIAMI, FLORIDA 33135

CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT / REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501.. FLORIDA STATUTES, THE UNDERSIGNED CORPORATION ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA , SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/AGENT IN THE STATE OF FLORIDA.

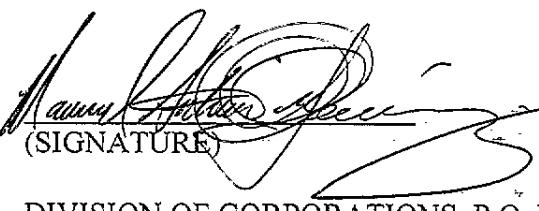
1. THE NAME OF THE CORPORATION IS:

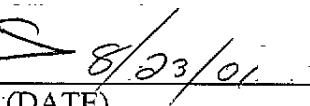
FASTAFFORDABLE HOME LOANS, INC.

2. THE NAME AND ADDRESS OF THE REGISTERED AGENT AND OFFICE IS:

MANUEL ANTONIO GOMEZ
11707 S.W. 113 TERRACE
MIAMI , FLORIDA 33186

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.


(SIGNATURE)


(DATE)

DIVISION OF CORPORATIONS, P.O. BOX 6327, TALLAHASSEE, FLORIDA

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MIAMI, FLORIDA 33135

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