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BEVERLY WILLIAMS TAX AND BOOKKEEPING SERVICE

2419 Northwest 81st Terrace
Miami, Florida 33147

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Enrolled Agent

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-09/14/01--01073--019
****393.75 *****78.75

September 10, 2001

Div. of Corp.
Fla Dept. of State
409 E. Gaines St.
Tallahassee, FL 32399

FILED
01 SEP 14 AM 9:42
SECRETARY OF STATE
TALLAHASSEE FLORIDA

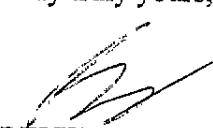
Gentlemen:

Re: INTERNATIONAL REAL ESTATE INVESTMENT NAD FINANCIAL SERVICES, INC.
TURNER GROUP OF FLORIDA ENTERPRISES, INC.
BREVARD COUNTY ASSOCIATION OF REAL ESTATE INVESTORS, INC.
REFERRALS R US, INC.
INTERNATIONAL MORTGAGE COUNSELORS, INC.

Enclosed are original and copy of Articles for the above corporations, as well as check for \$393.75.

Please forward a certified copy of same to the undersigned.

Very truly yours,


BEVERLY WILLIAMS

T. Burch SEP 18 2001

ARTICLES OF INCORPORATION
OF
INTERNATIONAL MORTGAGE COUNSELORS, INC.

ARTICLE I
CORPORATE NAME

The name of the Corporation shall be INTERNATIONAL MORTGAGE COUNSELORS, INC., located at 120 Island View Dr., Melbourne, FL 32937.

ARTICLE II
NATURE OF CORPORATE BUSINESS

The Corporation may engage in any activity or business permitted under the laws of the United States and under the laws of the State of Florida.

ARTICLE III
CAPITAL STOCK

This corporation is authorized to issue a maximum of 500 shares of stock. The shares of stock authorized shall be common stock having a par value of \$1.00 per share. The consideration to be paid for each share of stock shall be fixed by the Board of Directors.

ARTICLE IV
INITIAL REGISTERED AGENT AND INITIAL REGISTERED OFFICE

The Corporation's initial Registered Agent and Registered Office in the State of Florida shall be:

KIMBERLY TURNER
120 Island View Drive
Melbourne, FL 32937

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TALLAHASSEE, FLORIDA

ARTICLE V
INITIAL DIRECTORS

The name and post office address of each member of the first Board of Directors is:

<u>NAME</u>	<u>ADDRESS</u>
KIMBERLY TURNER	120 Island View Dr. Melbourne, FL 32937

The members of the first Board of Directors may be altered from time to time by By-laws adopted by the Stockholders. However, the Corporation shall have no less than one (1) nor more than three (3) Directors at any time.

ARTICLE VI
INCORPORATORS

The name and post office address of each Incorporator executing these Articles of Incorporation is as follows:

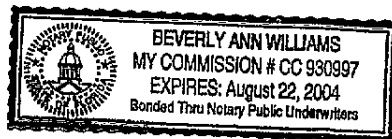
<u>INCORPORATOR</u>	<u>ADDRESS</u>
KIMBERLY TURNER	120 Island View Dr. Melbourne, FL 32937

ARTICLE VII
COMMENCEMENT DATE

Corporate existence will commence immediately.

Kimberly Turner
KIMBERLY TURNER

Notary Public



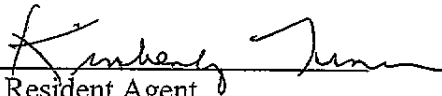
CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted in
compliance with said Act:

First--That INTERNATIONAL MORTGAGE COUNSELORS, INC. desiring to
organize under the laws of the State of Florida with its principal office, as indicated in the
articles of incorporation at City of Miami, County of Dade, State of Florida has named
KIMBERLY TURNER located at 120 Island View Dr., Melbourne, FL 32937, County of
Brevard, State of Florida, as its agent to accept service of process within this state.

ACKNOWLEDGMENT: (MUST BE SIGNED BY DESIGNATED AGENT)

Having been named to accept service of process for the above stated corporation,
at place designated in this certificate, I hereby accept to act in this capacity, and agree to
comply with the provision of said Act relative to keeping open said office.

By 
Resident Agent

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01 SEP 14 AM 9:43
SECRETARY OF STATE
TALLAHASSEE FLORIDA