

TIMOTHY G. HAYES & ASSOCIATES, P.A.
Attorneys At Law

Lakeview Professional Center
21859 State Road 54, Suite 200 • Lutz, Florida 33549

TIMOTHY G. HAYES
Telephone 813/949-6525 • Fax 813/949-6433

PO1000091982
September 13, 2001

200004594522--5
-09/17/01--01112--018
*****210.00 *****70.00

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

Re: **Latino Title, Inc.**
Latino Home Loans, Inc.
Latino Realty, Inc.

Dear Sir or Madam:

Enclosed for filing please find the original and one copy of the Articles of Incorporation for the above corporations, along with a check in the amount \$210.00 for the filing fees (\$70.00 each).

Sincerely yours,

Debrah Mayworth

DEBRAH MAYWORTH
Legal Assistant
HAYES & ASSOCIATES, P.A.
21859 State Road 54, Suite 200
Lutz, Florida 33549
(813) 949-6525

/dm
Encls.

FILED
2001 SEP 17 AM 9:10
SECRETARY OF STATE
TALLAHASSEE FLORIDA

15
9/20/01

FILED

2001 SEP 17 AM 9:10

SECRETARY OF STATE
TALLAHASSEE FLORIDA

**ARTICLES OF INCORPORATION
OF
LATINO HOME LOANS, INC.**

The undersigned, acting as incorporator(s) of a corporation pursuant to Chapter 607, Florida Statutes, adopts the following Articles of Incorporation:

ARTICLE I - CORPORATE NAME

The name of this corporation shall be:

LATINO HOME LOANS, INC.

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation are:

16306 Rocky Pond Place
Odessa, Florida 33556

ARTICLE III - CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000.

ARTICLE IV - INITIAL REGISTERED AGENT AND OFFICE

The name and address of the initial registered agent are:

ANALIA V. GIAMMUGNANI
16306 Rocky Pond Place
Odessa, Florida 33556

ARTICLE V - INCORPORATORS

The name(s) and street address(es) of the incorporator(s) to these articles of incorporation are:

ANALIA V. GIAMMUGNANI
16306 Rocky Pond Place
Odessa, Florida 33556

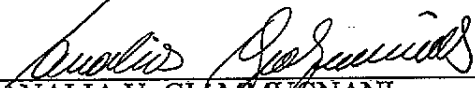
ARTICLE VI - DIRECTORS

This corporation shall have one director(s) initially. The number of directors may be either increased or diminished from time to time by the By-Laws but shall never be less than one.

The name(s) and address(es) of the initial director(s) of this corporation is(are) as follows:

ANALIA V. GIAMMUGNANI - Director/President/Secretary/Treasurer
16306 Rocky Pond Place
Odessa, Florida 33556

IN WITNESS WHEREOF the incorporator has hereunto set her hand and seal, this
_____ day of August, 2001.


ANALIA V. GIAMMUGNANI

CERTIFICATE OF DESIGNATION
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/registered agent, in the State of Florida:

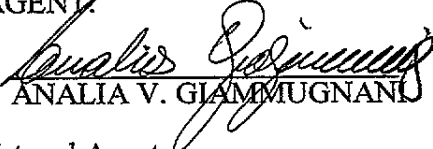
1. The name of the corporation is:

LATINO HOME LOANS, INC.

2. The name and address of the registered agent and office is:

ANALIA V. GIAMMUGNANI
16306 Rocky Pond Place
Odessa, Florida 33556

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 
ANALIA V. GIAMMUGNANI

TITLE Registered Agent _____

DATE _____

2001 SEP 17 AM 9:10
SECRETARY OF STATE
TALLAHASSEE FLORIDA

FILED