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Law Offices of JUNIOR FARQUHARSON

5546 West Oakland Park Blvd.

Suite #220

Lauderhill, Florida 33313

Telephone (954) 717-2515 Telecopier (954) 731-7172

Junior Farquharson

October 16, 2001

Division of Corporations
Post Office Box 6327
Tallahassee, FL 32314

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-10/24/01--01032--004
*****78.50 *****78.50

RE: Incorporation of BENEFICIAL MORTGAGE SERVICES INC.

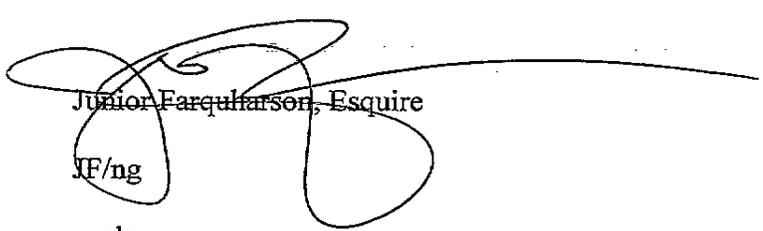
Dear Sirs:

Please find enclosed the following for your attention:

1. The original and two copies of Incorporation of Beneficial Mortgage Company
2. Money Order in the amount of 78.50

Kindly return a copy with the certificate of Incorporation at your earliest convenience. If you have any questions please feel free to contact the office of the undersigned.

Sincerely,


Junior Farquharson, Esquire

JF/ng

encls.

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OCT 24 PM 1:08
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

C. BLALOCK OCT 26 2001

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**ARTICLES OF INCORPORATION OF
BENEFICIAL MORTGAGE SERVICES, INC.,**

The undersigned subscriber to these Articles of Incorporation is a natural person competent to contract and hereby form a Corporation for profit under Chapter 607 of the Florida Statutes.

**ARTICLE I
CORPORATE NAME**

The name of the Corporation is **BENEFICIAL MORTGAGE SERVICES, INC.,** and the initial address of this corporation shall be 4644 N. University Dr., Lauderhill, FL. 33351.

**ARTICLE II
PURPOSE**

The purpose of the Corporation is to engage in any lawful act or activity for which a corporation may be organized under the Law of the United States of America and the State of Florida other than the banking business, the trust company business or the practice of a profession permitted to be incorporated by the State of Florida Corporations Code.

**ARTICLE III
REGISTERED OFFICE/AGENT**

The street address of the Corporation's initial registered office in the State of Florida is, 5546 West Oakland Park Blvd., Suite #220, Lauderhill, FL 33313 and the name of its initial registered agent at such address is Junior Farquharson and the mailing address is the same.

**ARTICLE IV
AUTHORIZED CAPITAL STOCK**

The total number of shares of which the Corporation shall have the authority to issue are five hundred (500), and the par value of each share shall be one (\$1.00) dollar. The consideration for all of the said stock shall be payable in cash, real or personal property, labor or services in lieu of cash, at the just valuation to be fixed by the Board of Directors of the corporation.

**ARTICLE V
PROVISIONS**

The provisions for the regulations of the internal affairs of the Corporation shall be as set forth in the bylaws.

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**ARTICLE VI
DURATION**

The Corporation shall have a perpetual existence.

**ARTICLE VII
BOARD OF DIRECTORS**

The number of directors constituting the initial Board of Directors of the Corporation is two (2). The name and address of each person who is to serve as members of the initial Board of Directors of the Corporation are as follows:

ERIC GREAVES (President) 1359 NW 166th Avenue, Pembroke Pines, Fl. 33028
PRUDENCE MANDERSON (Secretary/Treasurer) 1800 SW 81st Avenue, Apt. 1209, N. Lauderdale, FL. 33068

**ARTICLE VIII
OFFICERS**

The Corporation shall have one(2) officers initially.

The name address and position of each person who is to serve as officers of the Corporation are as follows:

ERIC GREAVES (President) 1359 NW 166th Avenue, Pembroke Pines, Fl. 33028
PRUDENCE MANDERSON (Secretary/Treasurer) 1800 SW 81st Avenue, Apt. 1209, N. Lauderdale, FL. 33068

**ARTICLE IX
INCORPORATOR**

The name and address of the incorporator is: PRUDENCE MANDERSON 1800 SW 81st Avenue, Apt.1209, N. Lauderdale, FL. 33068.

IN WITNESS THEREOF, the undersigned incorporator has executed these Articles of Incorporation on this, the 15th day of October, 2001.



Prudence Manderson

CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provision of sections 607.0501 or 617.0501, 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 corporations: BENEFICIAL MORTGAGE SERVICES INC.

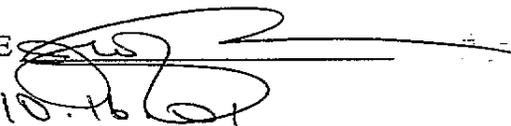
2. The name and address of the registered agent and office is:

Junior Farquharson, Esquire
(NAME)

5546 W. Oakland Park Blvd., Suite #220
(ADDRESS)

Lauderdale, Florida 33313
(CITY/STATE/ZIP)

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 STATUES 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 10.16.01

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TALLAHASSEE, FLORIDA