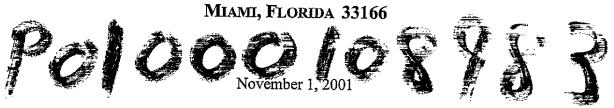
ALBERT M. RIVERA 8181 N.W. 36TH STREET SUITE 6B



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

Re: South Florida Mortgage Associates, Inc.

500004577415--5 -11/13/01--01096--008 ******70.00 ******70.00

Dear Sir or Madam:

Enclosed is an original and one (1) copy of the Articles of Incorporation for the above-referenced corporation, as well as a check for \$70.00 to cover the costs of filing same.

Thank you for your attention to this matter.

Very truly yours,

Albert M. Rivera

TILED 1 HOV 13 AM 8: 37 SECAHASSEE, FLORIDA

OX 11/14

ARTICLES OF INCORPORATION OF SOUTH FLORIDA MORTGAGE ASSOCIATES, INC.

ARTICLE I - NAME

The name of the corporation shall be South Florida Mortgage Associates, Inc. (hereinafter called the "Corporation").

ARTICLE II - PRINCIPAL OFFICE

The street address of the initial principal office and mailing address of the Corporation is:

8181 N.W. 36th Street Suite 6B Miami, Florida 33166

ARTICLE III - PURPOSE

The Corporation is organized for the purpose of transacting any or all lawful business for corporations organized under The Florida Business Corporation Act of the State of Florida.

ARTICLE IV - SHARES

The aggregate number of shares that the Corporation shall have the authority to issue is 1,000 shares of Common Stock, par value \$.01 per share. Shares of capital stock of the Corporation that have been issued and subsequently acquired by the Corporation shall constitute issued but not outstanding shares of the same class and series, until canceled or disposed of (whether by resale or otherwise) by the Corporation. If the Board of Directors cancels any such shares, the canceled shares shall constitute authorized and unissued shares of the same class and shall be undesignated as to series.

ARTICLE V - INITIAL OFFICERS/DIRECTORS

The Corporation shall have one director initially. The number of directors may be either increased or decreased from time to time as provided in the Bylaws of the corporation, but shall never be less than one. The name and address of the initial director of the Corporation is as follows:

Albert M. Rivera 8181 N.W. 36th Street Suite 6B Miami, Florida 33166 The initial officers of the Corporation are as follows:

Albert M. Rivera 8181 N.W. 36th Street Suite 6B Miami, Florida 33166 President

ARTICLE VI - REGISTERED AGENT

The name and Florida street address of the initial registered agent is:

Albert M. Rivera 8181 N.W. 36th Street Suite 6B Miami, Florida 33166

ARTICLE VII - INCORPORATOR

The name and address of the person signing these Articles of Incorporation is:

Albert M. Rivera 8181 N.W. 36th Street Suite 6B Miami, Florida 33166

Having been named as registered agent to accept service of process for the above-stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

Signature/Registered-Agent

Signature/Incorporator

Date