

Via Federal Express Delivery

Department of State Division of Corporations 409 East Gaines Street Tallahassee, Florida 32399 100004728251---1 -12/17/01--01049--003 *****70.00 ******70.00

Re: Real Estate Mortgage & Financial Corporation

Please find enclosed an original and one copy of Articles of Incorporation for Real Estate Mortgage & Financial Corporation.

Also enclosed is a check in the amount of \$70.00 payable to the Secretary of State. Also enclosed is a self-addressed return envelope for transmittal of a file-stamped copy of the Articles of Incorporation.

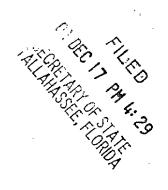
Please feel free to contact me at your earliest convenience.

Henry Silverman

HS/pkt

Enclosures

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ARTICLES OF INCORPORATION

ARTICLE I NAME

The name of the corporation shall be: Real Estate Mortgage & Financial Corporation.

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing addess is: 2516 S.W. 183rd Avenue, Miramar, Florida 33029.

ARTICLE III PURPOSE

The purpose for which the corporation is organized is: the transaction of any and all lawful purposes for which a corporation may be incorporated under the Florida Corporation Act.

ARTICLE IV SHARES

The number of shares of stock is: 1,000 common one dollar (\$1.00) par.

ARTICLE V INITIAL OFFICERS/DIRECTORS

The names, addresses and titles:

Henry Silverman 2516 S.W. 183rd Avenue Miramar, Florida 33029 President/Director

ARTICLE VI REGISTERED AGENT

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

Henry Silverman 2516 S.W. 183rd Avenue Miramar, Florida 33029

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

Henry Silverman 2516 S.W. 183rd Avenue Miramar, Florida 33029

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.

December <u>13</u>, 2001

Henry Silverman, Registered Agent

December /3, 2001

Henry/Silverman, Incorporator