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Division of Corporations

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FLORIDA PROFIT CORPORATION OR P.A.

Edward Alan Mandel, PA

Certificate of Status	0
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Articles of Incorporation of Edward Alan Mandel, PA

In compliance with the requirements of F.S. Chapter 607, the undersigned, being a natural person, hereby acts as an incorporator in adopting and filing the following articles of incorporation for the purpose of organizing a business corporation.

ARTICLE I

The name of this corporation is **EDWARD ALAN MANDEL, PA** as a Mortgage Broker.

ARTICLE II

The existence of the corporation shall begin on December 20, 2001.

ARTICLE III

The street address of the principal office of the corporation is 3109 Lakeshore Drive, Deerfield Beach, Florida 33442-8465

ARTICLE IV

The maximum number of shares this corporation is authorized to issue is 100, par value \$0.01 per share, all of which shall be common shares. All common shares shall be identical with each other in every respect and the holders of common shares shall be entitled to one vote for each share on all matters on which shareholders have the right to vote.

ARTICLE V

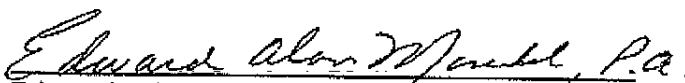
The initial street address of the corporation's registered office is 3109 Lakeshore Drive, Deerfield Beach, Florida, 33442-8465. The initial registered agent for the corporation at that address is Edward Alan Mandel.

ARTICLE VI

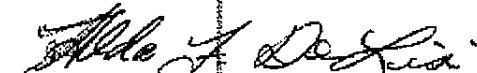
The name and street address of the incorporator of these articles of incorporation is:


Name	Address
Edward Alan Mandel, PA	3109 Lakeshore Drive Deerfield Beach, Florida 33442-8465

The undersigned has executed these articles of incorporation on December 20, 2001.


Edward Alan Mandel, PA
Incorporator

WITNESSES:


Hilda F. Delisi
1742 West Hillsboro Blvd.
Deerfield Beach, Florida 33442
Witness


Paula Goncalves
1742 West Hillsboro Blvd.
Deerfield Beach, Florida 33442
Witness

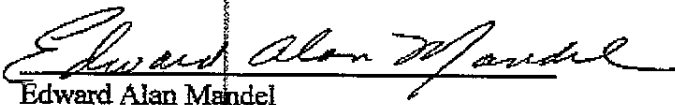
**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

UNDER THE PROVISIONS OF F.S. 607.0501, 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: Edward Alan Mandel, PA, as a Mortgage Broker.
2. The name and address of the registered agent and office is:

Edward Alan Mandel
3109 Lakeshore Drive
Deerfield Beach, Florida 33442-8465

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 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.


Edward Alan Mandel

December 20, 2001

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