

P02000007416

November 15, 2001

Florida Department of State
Division of Corporation
409 E. Gains Street
Tallahassee, Florida 32399

0000004685280--8
11/27/01-01065--008
*****78.75 *****78.75

RE: Articles of Incorporation
Florida Mortgage Bankers, Inc.

6000004785026--2
-01/18/02--01048--023
*****93.75 *****78.75

To whom it may concern:

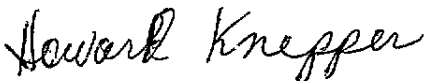
Enclosed you will find Articles of Incorporation for the above referenced corporation, also you will find a check in the amount of \$78.75, representing the fee for filing along with a certified certificate for said corporation.

Please forward these filed documents to Florida Mortgage Bankers, Inc. c/o Howard Knepper, Pres. @ 13499 Biscayne Boulevard, Suite T-3, Miami, Florida 33181.

(Should you have any questions, please feel free to contact me @ c/o Unique Title @ Investments, Inc., 401 Golden Isles Drive, Unit 712, Hallandale, Florida 33009 @ (954) 457-7554.

Sincerely,


Michelle Mediavilla
Paralegal


Howard Knepper

305-944-2325

FILED
02 JAN 18 AM 11:26
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

W01-27590
W01-27400
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FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

December 5, 2001

MICHELLE MEDIAVILLA
401 GOLDEN ISLES DR., UNIT 712
HALLANDALE, FL 33009

SUBJECT: FLORIDA MORTGAGE BANKERS, INC.
Ref. Number: W01000027590

We have received your document for FLORIDA MORTGAGE BANKERS, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as Registered Agent.")

The registered agent must sign accepting the designation.

Written approval and clearance of the terms BANK, BANKER, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION or words of similar import, must be obtained from the Division of Banking, pursuant to section 655.922(2a), Florida Statutes.

Enclosed is a "Name Approval Request" form to be filled out and sent to the address indicated on the form. If the proposed name is approved by the Division of Banking, resubmit the document and approval letter to the Division of Corporations for filing.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6878.

Alan Crum
Document Specialist
New Filing Section

Letter Number: 301A00064146



ROBERT F. MILLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF THE COMPTROLLER

DEPARTMENT OF BANKING AND FINANCE

STATE OF FLORIDA

TALLAHASSEE

32399-0350

December 18, 2001

Mr. Howard Knepper
13499 Biscayne Boulevard T-3
Miami, Florida 33181

Dear Mr. Knepper:

Re: Florida Mortgage Bankers, Inc.

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Department that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced name being registered to conduct business in the state of Florida.

Sincerely,

A handwritten signature in black ink that reads "Alex Hager" followed by a stylized flourish.

Alex Hager
Director

AH:kr

cc: Karon Beyer, Chief, Bureau of Corporate Records
Division of Corporations, Secretary of State's Office

ARTICLES OF INCORPORATION
OF
FLORIDA MORTGAGE BANKERS, INC

ARTICLE I NAME & LOCATION

The name of this corporation is FLORIDA MORTGAGE BANKERS, INC., and shall be located at 13499 Biscayne Boulevard, Suite T-3, Miami, Florida 33181.

ARTICLE II DURATION

This corporation shall have perpetual existence commencing on the date of this filing of these Articles with the Department of State.

ARTICLE III PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business as a Mortgage Broker.

ARTICLE IV CAPITAL STOCK

This corporation is authorized to issue 100 shares of One Dollar (\$1.00) par value common stock which shall be designated as "Common Shares."

ARTICLE V PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation, shall have the right to purchase his pro-rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 13499 Biscayne Boulevard, Suite T-3, Miami, Florida 33181 and the initial registered agent of this corporation at that address is HOWARD KNEPPER.

ARTICLE VII INITIAL BOARD OF DIRECTORS

This corporation shall have one director(s) constituting the initial Board of Directors. The number of directors may be either increased or decreased from time to time by the bylaws, however, there shall never be less than one Director nor more than five. The name(s) and address(es) of the initial Board of Directors of the corporation is:

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02 JAN 18 AM 11:26
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

HOWARD KNEPPER
13499 Biscayne Boulevard, Suite T-3, Miami, Florida 33181

ARTICLE VIII INCORPORATORS

The name and address of the Incorporator signing these articles is: HOWARD KNEPPER.

ARTICLE IX INDEMNIFICATION

The corporation shall indemnify any Officer or Director or any former officer or director, to the full extent permitted by law.

ARTICLE X AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, by a majority vote of the Board of Directors, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation on the 15th day of November, 2001.

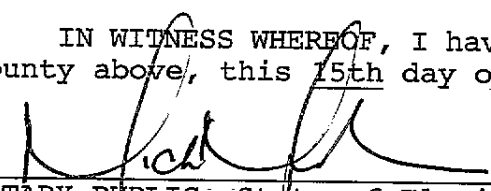
FLORIDA MORTGAGE BANKERS, INC.


By HOWARD KNEPPER
Incorporator

STATE OF FLORIDA
COUNTY OF BROWARD

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared Howard Knepper, President of Florida Mortgage Bankers, Inc., a Florida corporation, known to be and known by me to be the person who executed the foregoing Articles of Incorporation, and she acknowledged before me that he executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have set my hand and seal in the State and County above, this 15th day of November, 2001.


NOTARY PUBLIC, State of Florida
at Large

My commission expires:



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

Pursuant to the provisions of Section 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 the Corporation is:

Florida Mortgage Bankers

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

Howard Knepper
(Name)

13499 Biscayne Boulevard - T-3
(P.O. Box NOT acceptable)

Miami, Florida 3318
(City/State/Zip)

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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 Howard Knepper

1/9/2002
Date