

PO 2000019717

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February 15, 2002

Florida Department of State
DIVISION OF CORPORATIONS
409 East Gaines Street
Tallahassee, Florida 32301

FILED
02 FEB 18 AM 10:58
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Re: Articles of Incorporation
Duc Thanh Mortgage Corp.

Dear Sir/Madam:

Please find enclosed our Operating account check #1892 in the amount of \$78.75, together with the original and one copy for certification of the Articles of Incorporation for the above named entity.

Please file the articles and return a certified copy to this office.

Very truly yours,



William Watson Trick, Jr.
WWT/chr
encl

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*****78.75 *****78.75

PS 2/21/02

ARTICLES OF INCORPORATION

OF

Duc Thanh Mortgage Corp.

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TALLAHASSEE, FLORIDA

ARTICLE 1: CORPORATE NAME: The name of this corporation is Duc Thanh Mortgage Corp.

ARTICLE 2: PRINCIPAL OFFICE: The street address of the initial principal office of this corporation is 1216 East Atlantic Blvd., Suite 7, Pompano Beach, FL 33060.

ARTICLE 3: MAILING ADDRESS: The initial mailing address of this corporation is 1216 East Atlantic Blvd., Suite 7, Pompano Beach, FL 33060.

ARTICLE 4: CORPORATE POWERS: This corporation shall have the power to engage in all transactions permitted by law, and shall otherwise have all powers and may engage in all business permitted by law.

ARTICLE 5: AUTHORIZED NUMBER OF SHARES: This corporation is authorized to issue one hundred shares (100) of common stock having no par value.

ARTICLE 6: PREEMPTIVE RIGHTS: Every shareholder, upon the issuance of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his prorata share thereof based upon the proportion of shares which such shareholder holds to the total issued and outstanding shares prior to the new offering at the price at which it is offered to others.

ARTICLE 7: INITIAL REGISTERED AGENT AND OFFICE: The street address of this corporation's initial registered office is 1216 E. Atlantic Blvd., Suite 7, Pompano Beach, Florida 33060. The name of the initial registered agent of this corporation at that address is William Watson Trick, Jr.

ARTICLE 8: INCORPORATOR: The name and address of the incorporators of this corporation are:

Khoa D. Nguyen
1216 E. Atlantic Blvd., Suite 7
Pompano Beach, Florida 33060

ARTICLE 9: DIRECTORS: The name and address of the individual who is the initial director of this corporation is:

Khoa D. Nguyen
1216 E. Atlantic Blvd., Suite 7
Pompano Beach, Florida 33060

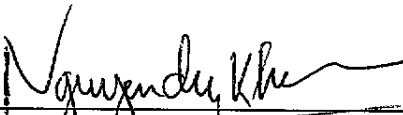
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The number of Directors shall be set forth in the ByLaws, but shall never be less than one.

ARTICLE 10: COMMENCEMENT OF CORPORATE EXISTENCE: The existence of this corporation shall commence as of the filing of these Articles of Incorporation with the Florida Secretary of State.


Khoa D. Nguyen, Incorporator

02/15/02
Date

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.


William Watson Trick, Jr.

02/15/02
Date