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SECRETARY OF STATE
TALLAHASSEE, FLORIDAFlorida Department of State
Division of Corporations
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To:

Division of Corporations
Fax Number : (850)205-0381

From:

Account Name : EMPIRE CORPORATE KIT COMPANY
Account Number : 072450003255
Phone : (305) 634-3694
Fax Number : (305) 633-9696**FLORIDA PROFIT CORPORATION OR P.A.****MORTGAGE BANKERS ACADEMY, INC.**

Certificate of Status	0
Certified Copy	1
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FLORIDA DEPARTMENT OF STATE

Jim Smith
Secretary of State

October 24, 2002

EMPIRE CORPORATE KIT COMPANY

SUBJECT: MORTGAGE BANKERS ACADEMY, INC.
REF: W02000030770

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

Section 607.0802 or 617.0802, Florida Statutes, requires directors to be natural persons 18 years old or older.

If you have any further questions concerning your document, please call (850) 245-6973.

Claretha Golden
Document Specialist
New Filings Section

FAX Aud. #: H02000213035
Letter Number: 702A00058880



H02000213035
OFFICE OF THE COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
32399-0350

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

October 21, 2002

Mr. Richard Quaid
Mortgage Bankers Academy, Inc.
220 Lookout Place, #150
Maitland, Florida 32751

Dear Mr. Quaid:

Re: Mortgage Bankers Academy, 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.

The Department does not object to your use of the above-referenced name being registered to conduct business in the state of Florida. However, this does not give one the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,

Alex Hager

Alex Hager
Director

AH:ker

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

William T. Sims, Division of Securities and Finance
Department of Banking and Finance

Division of Banking, 101 East Gaines Street, Suite 636
Telephone: (850) 410-9111, Fax: (850) 410-9548

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**ARTICLES OF INCORPORATION
OF**

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

MORTGAGE BANKERS ACADEMY, INC.

The undersigned incorporator(s), for the purpose of forming a Professional Service Corporation under Chapter 621 of the Florida Statutes, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I - NAME

The name of the corporation is:
MORTGAGE BANKERS ACADEMY, INC.

ARTICLE II - PRINCIPAL OFFICE

The principal mailing address of the corporation is:

220 Lookout Place, #150
Maitland, FL 32751

The principal place of business of the corporation is:

220 Lookout Place, #150
Maitland, FL 32751

ARTICLE III - PURPOSE

The purpose of this corporation shall be:
Real Estate Mortgages

ARTICLE IV - CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is 1000 shares having an individual par value of \$1.00.

Prepared by:
Richard G. Saphra, Attorney at Law
2530 Lee Road, Suite 540
Winter Park, FL 32789
(407) 629-8270
Fla. Bar No. 904632

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ARTICLE V - INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is:

Richard Quaid
220 Lookout Place, #150
Maitland, FL 32751

ARTICLE VI - BOARD OF DIRECTOR(S)

The name and address of the initial board of directors shall be:

Richard Quaid
220 Lookout Place, #150
Maitland, FL 32751

ARTICLE VII - OFFICER(S)

The name, title and address of the officers of this corporation shall be:

Richard Quaid
220 Lookout Place, #150
Maitland, FL 32751

President/Vice President
Secretary/Treasurer

ARTICLE VIII - INCORPORATOR NAME

The name and address of the incorporator executing these Articles of Incorporation shall be:

Richard Quaid
220 Lookout Place, #150
Maitland, FL 32751

The undersigned has executed these Articles of Incorporation this 15th day of October, 2002.


Incorporator: Richard Quaid

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CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

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 THE ARTICLES OF INCORPORATION, 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.


Richard Quaid
REGISTERED AGENT

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