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Florida 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

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TALLAHASSEE, FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.

express mortgage lending corp.

Certificate of Status	0
Certified Copy	1
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ARTICLES OF INCORPORATION
OF
EXPRESS MORTGAGE LENDING CORP.

ARTICLE I-NAME

The name of this corporation is EXPRESS MORTGAGE LENDING
CORP., A FL CORPORATION

ARTICLE II-DURATION

The corporation shall have a perpetual existence.

ARTICLE III-PURPOSE

The purpose of this corporation is to engage in any activities or business permitted under the Laws of the United States and Florida more specifically, to conduct business in mortgages, mortgage lending, real estate and investments.

And, in general, to carry on any other business whatsoever in connection with the foregoing or which is calculated, directly or indirectly, to promote the interest of the corporation or to enhance the value of its properties.

And, further, to borrow or raise money for any purpose of the company, and to secure the same interest, or for other purposes, to mortgage all or any part of the property corporeal or incorporeal rights or franchises of this company now owned or

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hereinafter acquired, and to create, issue, draw and accept and negotiate bonds and mortgages, bills of exchange, promissory notes or other obligations or negotiable instruments.

ARTICLE IV-CAPITAL STOCK

The maximum number of shares which this Corporation is authorized to have outstanding at any time is 500 shares of common stock having a par value of \$1.00 per share.

ARTICLE V-INITIAL REGISTERED OFFICE AND AGENT

The initial registered office and principal office of this Corporation shall be 6840 SW 40 Street, Suite 202, Miami, FL 33155

and the initial registered agent of this

Corporation shall be Norma Strodio

whose address is 6840 SW 40 St. #202, MIAMI, FL 33155

_____ who upon accepting this designation agrees to comply with the provisions of Section 48.091, Florida Statutes as amended from time to time, with respect to keeping an office open for service of process.

ARTICLE VI-BOARD OF DIRECTORS

The initial Board of Directors shall consist of ONE (1) member. The number of directors may be increased or decreased from time to time by vote of the stockholders, but in no case shall the number of directors be less than one (1) nor more than five (5). The names and addresses of the directors and officers

constituting the initial Board of Directors are:

Name:

Norma Strydio
PRES/DIR/VP/SEC/TRES

Address:

6840 SW 40 Street, #202
Miami, FL 33155

ARTICLE VII-INTEGRITY

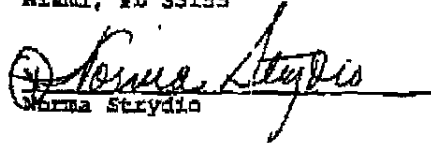
The name and address of the person signing these Articles of Incorporation is:

Name:

Norma Strydio

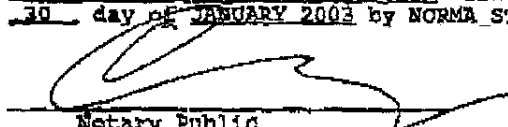
Address:

6840 SW 40 ST., #202
Miami, FL 33155

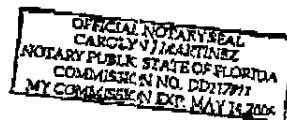

Norma Strydio

STATE OF FLORIDA)
) S.S.
COUNTY OF MIAMI-DADE)

The foregoing Articles of Incorporation of EXPRESS MORTGAGE LENDING CORP., A FL CORPORATION were acknowledged before me this 30 day of JANUARY 2003 by NORMA STRYDIO Incorporator.


Notary Public

My commission expires:



TOTAL P.05

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ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for _____
EXPRESS MORTGAGE LENDING CORP., A FL CORPORATION
at the place designated in the Articles of Incorporation NORMA
STRYDIO agrees to act in this capacity, and agrees to comply
with the provision of Section 48.091 relative to keeping open such
office.

Date:

1/30/03


NORMA STRYDIO
REGISTERED AGENT

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