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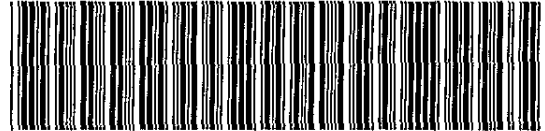
(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____

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02/21/03--01020--007 **157.50

03 FEB 21 AM 11:45
SECRETARY OF STATE
TALLAHASSEE FLORIDA

FILED

*Amy Mehmood
7190 S.W. 14 Street
Pembroke Pines, Fl. 33023
954-632-2170*

February 18, 2003

*State of Florida
Department of State
Division of Corporations
Corporate Filings
P.O. Box 6327
Tallahassee, Fl. 32314*

*Ref.: Espana Mortgage Services, Inc. and
Siedow Homeowner Services, Inc.*

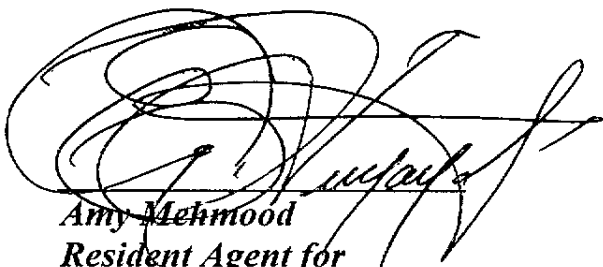
Gentlemen:

*Attached to the present please find check # 391 for U.S.\$ 157.50 to cover
filing fees for the above referenced Corporations.*

Please send all correspondence to the above address.

With no further matters for the moment and awaiting your reply, I remain.

Sincerely Yours,

A large, stylized handwritten signature in black ink, appearing to read 'Amy Mehmood', is written over a horizontal line.

*Amy Mehmood
Resident Agent for
Espana Mortgage Services, Inc. and
Siedow Homeowner Services, Inc.*

**ARTICLES OF INCORPORATION
OF
ESPANA MORTGAGE SERVICES, INC.**

FILED
03 FEB 21 AM 11:15
SECRETARY OF STATE
TALLAHASSEE FLORIDA

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

**ARTICLE I
NAME**

The name of the corporation shall be ESPANA MORTGAGE SERVICES, INC.

**ARTICLE II
PRINCIPAL OFFICE**

The principal place of business and mailing address of this corporation shall be as follows:

7190 S.W. 14 Street
Pembroke Pines, Fl. 33023

**ARTICLE III
SHARES**

The number of shares of stock that this corporation is authorized to have outstanding at any one time is 500 shares of common stock at U.S.\$ 1.00.

**ARTICLE IV
REGISTERED AGENT AND STREET ADDRESS**

The name and address of the initial registered agent is Amy Mehmood at 7190 S.W. 14 Street, Pembroke Pines, Fl. 33023.

THIS DOCUMENT IS PREPARED BY AMY MEHMOOD OF HERNANDEZ & ASSOCIATES AT 7190 S.W. 14 STREET, PEMBROKE PINES, FL 33023 (954) 893-9446.

**ARTICLE V
INCORPORATOR**

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation are:

500 COMMON SHARES
Jorge C. Espana
7190 S.W. 14 Street
Pembroke Pines, FL 33023

**ARTICLE VI
DIRECTORS AND OFFICERS**

The name(s) and street address(s) of the directors(s) and officer(s) of these Articles of Incorporation is(are):

PRESIDENT - SECRETARY
Jorge C. Espana
7190 S.W. 14 Street
Pembroke Pines, FL 33023

I(We) the undersigned incorporator(s) has(have) executed these Articles of Incorporation this February 12, 2003.

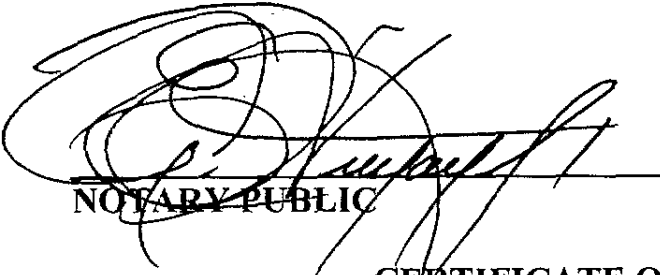


Jorge C. Espana

**STATE OF FLORIDA
COUNTY OF BROWARD**

Before me, the undersigned authority, duly authorized to administer oaths and receive acknowledgements, personally appeared Jorge C. Espana to me well known to be the person who after being duly sworn deposes and says that he executed the above foregoing Articles of Incorporation for the purposes therein set forth.

Witness my hand and official seal in the City of Pembroke Pines,
County of Broward, State of Florida this February 12, 2003.



NOTARY PUBLIC

Commission No. DD 068112
Expires 11-18-2005

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

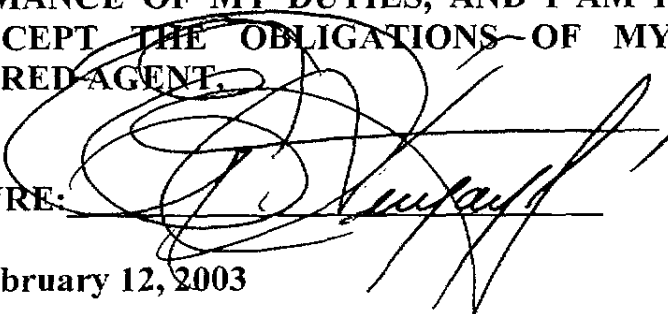
Pursuant to the provisions of sections 607.0501 or 617.0501, Florida Statutes, the undersigned corporations, organized under the laws of the State of Florida, submits the following statement in designation the registered office/registered agent, in the State of Florida.

1.- The name of the corporation is ESPANA MORTGAGE SERVICE, INC.

2.- The name and address of the registered agent and office is Amy Mehmood, 7190 S.W. 14 Street, Pembroke Pines, FL 33023.

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, 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:



DATE: February 12, 2003

FILED
03 FEB 21 AM 11:45
TALLAHASSEE FLORIDA
SECRETARY OF STATE