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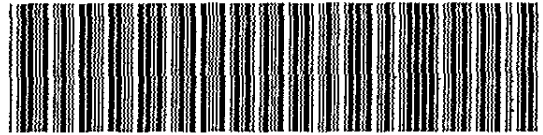
(Business Entity Name)

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SECRETARY OF STATE
HALL ANDERSON BUILDING

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TRANSMITTAL LETTER

April 21 2002

Department of State
Division of Corporations
P.O. BOX 6327
Tallahassee, Fl. 32314

Subject; VAZ MORTGAGE FUNDING INC

I enclose an original and one copy of of the Articles of Incorporation
for the above corporation and a check in the amount of \$ 78.75

FROM VAZ MORTGAGE FUNDING INC.
199 BOCA RATON RD STE 1A
BOCA RATON, FL. 33432
(561) 347-6667

ARTICLES OF INCORPORATION
OF
VAZ MORTGAGE FUNDING INC

ARTICLE I. CORPORATE NAME

The name of this corporation is Vaz Mortgage Funding Inc.

ARTICLE II . PRINCIPAL OFFICE

The principal place of business of this corporation shall be:
199 BOCA RATON RD SUITE 1A
Boca Raton, Fl 33432

ARTICLE III. NATURE OF BUSINESS AND POWERS

The general nature of the business to be transacted by this corporation is to engage in any and all business permitted under the laws of the State of Florida.

ARTICLE IV. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to issue and have outstanding at any one time is 7,500 shares of common stock having a par value of \$1.00 per share.

ARTICLE V. TERM OF EXISTENCE

This corporation shall have perpetual existence commencing on the date of subscription and acknowledgment of the articles of incorporation provided the articles are filed by the Department of State within five (5) days thereof.

ARTICLE VI. REGISTERED AGENT AND INITIAL REGISTERED OFFICE

The registered agent and the street address of the initial registered office of this corporation in the State of Florida Shall be:

Anthony Vaz
199 BOCA RATON RD STE 1A
Boca Raton, Fl. 33432

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TALLAHASSEE, FLORIDA

ARTICLE VII. INCORPORATOR

The name and street of the incorporator to these Articles of Incorporation is:

Anthony Vaz
199 BOCA RATON RD STE 1A
Boca Raton, Fl. 33432

The undersigned has executed these Articles of Incorporation this
2nd day of April 2003.



ANTHONY VAZ, INCORPORATOR

ARTICLE VII. AMENDMENT

These articles of incorporation may be amended in the manner provided by law. Every amendment shall be approved by the board of directors, stockholders, proposed by them to the stockholders and approved at a stockholders' meeting by at least a majority of the stockholders entitled to vote, unless all of the directors and all of the stockholders sign a written statement manifesting their intention that a certain amendment of these articles of incorporation be made.

CERTIFICATE OF DESIGNATION

REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of Section 607.0501, Florida Statutes, the undersigned corporation, 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:
Vaz Mortgage Funding Inc
2. The name and address of the registered agent and office is:
Anthony Vaz
199 Boca Raton Rd Ste 1A
Boca Raton, Fl. 33432

Signature: _____

Title: _____

Date: 4/2/03

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 on my duties, and I am familiar with and accept the obligations of my position as registered agent.

Signature: _____

Date: 4/2/03

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TALLAHASSEE, FLORIDA