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05/27/03--01057--015 **78.75

EFFECTIVE DATE
05-21-03

03 MAY 27 PM 4:17
SECRETARY OF STATE
TALLAHASSEE, FL 32310

FILED

gk61

LAW OFFICES OF
Ehrlich & Freedman, P.A.

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Member, FL, NY, MA & DC Bars

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May 21, 2003

Secretary of State
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

Re: NMI Lake Worth, Inc.

EFFECTIVE DATE
05-21-03

To Whom it May Concern:

Enclosed please find the Articles of Incorporation for NMI Lake Worth, Inc. and the filing fee of \$78.75. Please make effective date May 21, 2003. Please file and return in enclosed self-addressed stamped envelope.

If you have any questions or if the name is unavailable, please do not hesitate to contact me.

Sincerely,



Richard Ehrlich

REE:daw
Enclosures

ARTICLES OF INCORPORATION OF
NMI Lake Worth, Inc.

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, do hereby adopt the following articles of incorporation:

ARTICLE ONE
NAME

The name of the corporation is NMI Lake Worth, Inc.

ARTICLE TWO
PRINCIPLE LOCATION

The principle location for this corporation is 3300 University Drive., #527, Coral Springs, FL 33065

ARTICLE THREE
CORPORATE DURATION

The duration of the corporation is perpetual. The effective date is May 21, 2003.

ARTICLE FOUR
PURPOSE OR PURPOSES

The general purposes for which the corporation is organized are:

1. To engage in the business of mortgage brokering. To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

ARTICLE FIVE
CAPITALIZATION

The aggregate number of shares which the corporation is authorized to issue is 100. Such shares shall be of a single class, and shall have a par value of One Dollar per share.

ARTICLE SIX
REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is: 3300 University Drive, Ste. 527, Coral Springs, FL 33065 and the name of its initial registered agent at such address, is Richard Ehrlich.

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03 MAY 27 PM 4:17
TALLAHASSEE
SECRETARY OF STATE
FLORIDA

EFFECTIVE DATE
05-21-03

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TALLAHASSEE, FLORIDA

ARTICLE SEVEN
OFFICERS

PRESIDENT

Richard Ehrlich

ARTICLE EIGHT
DIRECTORS

The number of directors constituting the initial board of directors of the corporation is one.
The name and address of each person who is to serve as a member of the initial board of directors is:

Name

Address

Richard Ehrlich

11170 NW 2nd Manor
Coral Springs, FL 33065

ARTICLE NINE
INCORPORATORS

The name and address of each incorporator is:

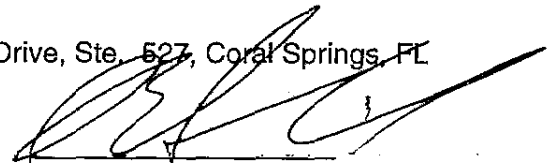
Name

Address

Richard Ehrlich

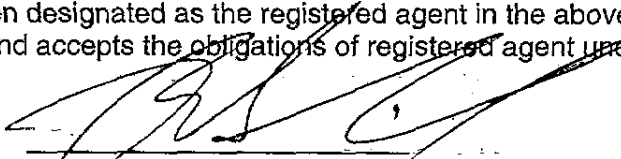
11170 NW 2nd Manor
Coral Springs, FL 33065

Executed by the undersigned at 3300 University Drive, Ste. 527, Coral Springs, FL 33065 on May 21, 2003.


Richard Ehrlich

Acceptance of Registered Agent Designated
In Articles of Incorporation

Richard Ehrlich, having been designated as the registered agent in the above and foregoing articles, is familiar with and accepts the obligations of registered agent under Section 607.0505, Florida Statutes.


Richard Ehrlich
Dated: May 21, 2003