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CORPORATION NAME(S) & DOCUMENT?		
1. EMERALD STAR MO	ORTGAGE CORP	
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CR2E031(9/92)

ARTICLES OF INCORPORATION

FILED 03 OCT -8 PM 12: 43

The undersigned Incorporator(s), for the purpose of forming a SECRETARY OF STATE corporation under the Florida Business Corporation Act, hereby adopt(s) ASSEE FLORIDA the following Articles of Incorporation.

ARTICLE I - NAME

The name of the corporation shall be:

EMERALD STAR MONTGAGE CORP.

ARTICLE II - PRINCIPAL OFFICE

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

8500 SW 8th Street Swite # 252 MIAMI, FC 33144

<u>ARTICLE III -SHARES</u>

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

(00)

ARTICLES IV -INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

HUGO A. ADGEL In. 8500 SW 8th Street Sure # 252

MIAMI, FC 33144

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03 OCT -8 PM 12: 43

SECRETARY OF STATE TALLAHASSEE FLORIDA

ARTICLE V - INCORPORATOR

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

HUGO A. ADGEL JR.

8500 SW 8Th Street Solte#252

The undersigned incorporator has executed these Articles of Incorporation this _____ day of ______ 20____

600

ARTICLE VI- DIRECTOR(S)

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

HUGO A. ADBEL IN. P.V.D.S.T 8500 SW 85T # 252 MIAMI, FC 33144

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT /REGISTERED OFFICE

Having been named as Registered Agent and to accept service of process for the above stated corporation at 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 related to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as Registered Agent.

Registered Agent Signature