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FLORIDA PROFIT CORPORATION OR P.A.

NEW WAY MORTGAGE INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
FOR
(((H04000108936)))

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

ARTICLE I NAME

The name of the corporation shall be:

New WAY MORTGAGE INC.

ARTICLE II PRINCIPAL OFFICE

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

7890 CORAL WAY
MIAMI FL 33157

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have shall be:

100 SHARES @ \$1.00 per SHARE

ARTICLE IV REGISTERED AGENT

The name and Florida street address of the initial registered agent shall be:

JUAN CARLOS FIGUEROA
7890 CORAL WAY
MIAMI, FL 33157

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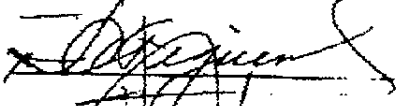
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

(((H04000108936))) ARTICLE V INCORPORATOR

The name and address of the incorporator(s) to these Articles of Incorporation shall be:

JUAN CARLOS FIGUEROA 7890 CORAL WAY
MIAMI FL 33155



5/18/04

X  Jorge Ulloa

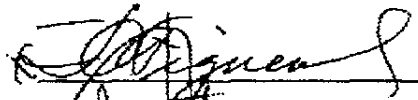
5/18/04
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ARTICLE VI DIRECTOR(S)/OFFICER(S)

The name(s) and address(es) of the Director(s)/Officer(s) shall be:

JUAN CARLOS FIGUEROA(D) AND JORGE ULLOA(D)
7890 CORAL WAY
MIAMI FL 33155

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in the articles, 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 of my duties, and I am familiar with and accept the obligations of my position as registered agent.



5/18/04

X 

5/18/04
Date