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Florida Department of State

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To:

Division of Corporations

Fax Number : (850)205-0381

From:

Account Name : CORPORATE CREATIONS INTERNATIONAL INC.

Account Number: 110432003053 : (305)672-0686 Phone

Fax Number : (305)672-9110

FI ORIDA PROFIT CORPORATION OR P.A.

Florida Financial Mortgage Advisors, Inc.

Certificate of Status	1
Certified Copy	0
Page Count	04
Estimated Charge	\$78.75

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ARTICLES OF INCORPORATION

Article I. Name

The name of this Florida corporation is: Florida Financial Mortgage Advisors, Inc.

Article II. Address

The Corporation's mailing address is: Florida Financial Mortgage Advisors, Inc. 2700 W. Cypress Creek Road B-106 Fort Lauderdale FL 33309

Article III. Registered Agent

The name and address of the Corporation's registered agent is: Corporate Creations Network Inc. 11380 Prosperity Farms Road #221E Palm Beach Gardens FL 33410

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Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is: William Edward Van Stine

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by applicable law.

Corporate Creations International Inc. 941 Fourth Street Miami Beach FL 33139 (305) 672-0686

Article V. Capital Stock

The Corporation shall have the authority to issue 2,000 shares of common stock, par value \$.01 per share.

Article VI. Incorporator

The name and address of the incorporator is: Corporate Creations International Inc. 941 Fourth Street Miami Beach FL 33139

Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on January 26, 2005.

The undersigned incorporator executed these Articles of Incorporation on January 26, 2005.

CORPORATE CREATIONS INTERNATIONAL INC.

Franco E. Cammarata Vice President and Counsel

by D. Stoutt as attorney-in-fact

Corporate Creations International Inc. 941 Fourth Street Miami Beach FL 33139 (305) 672-0686

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CERTIFICATE OF DESIGNATION REGISTERED AGENT/OFFICE

CORPORATION:

Florida Financial Mortgage Advisors, Inc.

REGISTERED AGENT/OFFICE:

Corporate Creations Network Inc. 11380 Prosperity Farms Road #221E Palm Beach Gardens FL 33410

I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.

CORPORATE CREATIONS NETWORK INC.

Dawn S. Stoutt, Assistant Secretary

Date: January 26, 2005

Corporate Creations International Inc. 941 Fourth Street Miami Beach FL 33139 (305) 672-0686