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To:
Division of Corporations
Fax Number : (850)205-0381

From:
Account Name : EMPIRE CORPORATE KIT COMPANY
Account Number : 072450003255
Phone : (305) 634-3694
Fax Number : (305) 633-9696


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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.

first bankruptcy mortgage corp.

Certificate of Status	0
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FINANCIAL SERVICES
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OFFICE OF FINANCIAL REGULATION

DON B. SAXON
COMMISSIONER

4

August 11, 2005

Mr. Manny Singh
6610 N. University Drive
Suite 220
Tamarac, Florida 33321

Dear Mr. Singh:

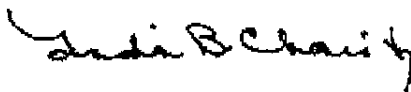
Re: First Bankruptcy Mortgage Corp.

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Office that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company.

The Office does not object to your use of the above-referenced name being registered to conduct business in the state of Florida. However, this does not give one the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,



Linda B. Charity
Director

LBC:ker

cc: Karon Beyer, Chief, Bureau of Commercial Recordings, Division of Corporations,
Secretary of State's Office
William T. Sims, Bureau of Finance Regulation

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TALLAHASSEE FLORIDA

...
DIVISION OF FINANCIAL INSTITUTIONS
200 EAST GAINES STREET, TALLAHASSEE, FLORIDA 32399-0371
(850) 410-9111 • FAX (850) 410-9548

Equal Opportunity Employer

**ARTICLES OF INCORPORATION
OF
First Bankruptcy Mortgage Corp.**

THE UNDERSIGNED, has executed the following document as incorporator of the above named corporation, a corporation organized under the laws of the State of Florida, and all rights, duties and obligations of the undersigned as incorporator, and those of the corporation, are to be determined in accordance with the laws of the State of Florida.

ARTICLE I- NAME

The name of this Corporation shall be: **First Bankruptcy Mortgage Corp.**

ARTICLE II- ADDRESS:

The principal place of business/ mailing address of this corporation shall be:
c/o The Law Offices of Manny Singh, 6610 North University Drive, Suite 220, Ft
Lauderdale FL 33321-4034.

ARTICLE III-NATURE OF BUSINESS:

This corporation may engage in any activity of business permitted under the laws of the United States of America and/or of the State of Florida.

ARTICLE IV-CAPITAL STOCK:

This Corporation is authorized to issue one hundred (100) shares of stock, with a par value of One Dollar (\$1.00).

ARTICLE V- REGISTERED AGENT

The name and street address of the registered agent is:

**LAW OFFICES OF MANNY SINGH, P.A.
6610 N University Drive, Suite 220
Fort Lauderdale, FL 33321
Telephone:(954)722-1300/Facsimile:(954)722-8125.**

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TALLAHASSEE, FL 09171

ARTICLE VI- INCORPORATOR

The name and street address of the incorporator is :

Ravinder K. Singh, 6610 North University Drive, Suite 220, Ft. Lauderdale FL 33321-4034

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ARTICLES OF INCORPORATION

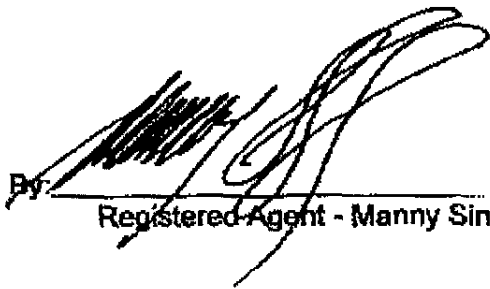
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Type or Print Name of Incorporator: Ravinder K. Singh

Signature of Incorporator: Ravinder K. Singh

Registered Agent:

Having been named as registered agent to accept service of process for the above stated corporation, at place designated in this certificate, I hereby accept to act in this capacity, and agree to act in this capacity.

By:  _____
Registered Agent - Manny Singh

Prepared by:

LAW OFFICES OF MANNY SINGH, P.A.
6810 N University Drive, Suite 220
Fort Lauderdale, FL 33321
Telephone: (954) 722-1300
Facsimile: (954) 722-8125

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