


FILE NOW: FILING FEE AFTER MAY 1 IS \$225.00

pg. 1 of 2

PROFIT CORPORATION ANNUAL REPORT 1996		 FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State DIVISION OF CORPORATIONS	
DOCUMENT # <i>P94000039666 (0)</i>			
1. Corporation Name <i>MultiCredit Mortgage Corporation</i>			
Principal Place of Business <i>299 ALHAMBRA Circle, Suite #321 CORAL GABLES, FL 33134</i>		Mailing Address <i>same</i>	
2. Principal Place of Business 21 <i>see above</i>	2a. Mailing Address 26 <i>see above</i>	3. Date Incorporated or Qualified <i>05/26/94</i>	3a. Date of Last Report <i>04/24/95</i>
22 Suite, Apt. #, etc <i>"</i>	27 Suite, Apt. #, etc <i>"</i>	4. FEI Number <i>65-0493108</i>	Applied For Not Applicable
23 City & State	28 City & State	5. Certificate of Status Desired <input type="checkbox"/>	\$8.75 Additional Fee Required
24 Zip	25 Country	29 Zip	30 Country
9. Name and Address of Current Registered Agent <i>CANTOR, STEVEN L. CANTOR &amp; MORALES, P.A. 2 S. Biscayne BLVD. Ste 3750 Miami FL 33131</i>		10. Name and Address of New Registered Agent 81 Name <i>MARIANELA O. NOYA</i> 82 Street Address (P.O. Box Number is Not Acceptable) <i>299 ALHAMBRA Circle, Suite # 321</i> 83 <i>CORAL GABLES,</i> 84 City 85 Zip Code <i>FL 33134</i>	
11. Pursuant to the provisions of Sections 607.0502 and 607.1508, Florida Statutes, the above-named corporation submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida. Such change was authorized by the corporation's board of directors. I hereby accept the appointment as registered agent. I am familiar with, and accept the obligations of, Section 607.0505, Florida Statutes. SIGNATURE: <i>Marianela O. Noya</i> DATE: <i>2/15/96</i> (NOTE: Registered Agent signature required when reappointing)			
12. OFFICERS AND DIRECTORS		13. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 12	
TITLE NAME STREET ADDRESS CITY-ST-ZIP	<i>Noya, MARIANELA O. 299 ALHAMBRA Cir. #321 CORAL GABLES,</i>	11 TITLE 12 NAME 13 STREET ADDRESS 14 CITY-ST-ZIP	<input type="checkbox"/> Change <input type="checkbox"/> Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP		21 TITLE 22 NAME 23 STREET ADDRESS 24 CITY-ST-ZIP	<input type="checkbox"/> Change <input type="checkbox"/> Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP		31 TITLE 32 NAME 33 STREET ADDRESS 34 CITY-ST-ZIP	<input type="checkbox"/> Change <input type="checkbox"/> Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP		41 TITLE 42 NAME 43 STREET ADDRESS 44 CITY-ST-ZIP	<input type="checkbox"/> Change <input type="checkbox"/> Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP		51 TITLE 52 NAME 53 STREET ADDRESS 54 CITY-ST-ZIP	<input type="checkbox"/> Change <input type="checkbox"/> Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP		61 TITLE 62 NAME 63 STREET ADDRESS 64 CITY-ST-ZIP	<input type="checkbox"/> Change <input type="checkbox"/> Addition

14. I do hereby certify that the information supplied with this filing is voluntarily furnished and does not qualify for the exemption in Section 119.07(3)(k), Florida Statutes, further certify that the information indicated on this annual report or supplemental annual report is true and accurate and that my signature shall have the same legal effect as if made under oath, that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes, and that my name appears in Block 12 or Block 13 if changed, or on an attachment with an address.

SIGNATURE: *Marianela O. Noya* DATE: *2/19/96* (305) 442-8222  
SIGNATURE AND TYPED OR PRINTED NAME OF SIGNING OFFICER OR DIRECTOR

CR2E034 (12/95)

pg. 2 of 2.

WRITTEN ACTION IN LIEU OF JOINT ANNUAL  
MEETING OF SOLE DIRECTOR AND SOLE SHAREHOLDER OF  
MULTICREDIT MORTGAGE CORPORATION

The undersigned, being the Sole Director and Sole Shareholder of MULTI-CREDIT MORTGAGE CORPORATION, a Florida corporation, hereby take the following written actions in lieu of holding a meeting regarding same, all pursuant to the terms of Florida Statutes Section 607.0704 and 607.0821:

Corporate Actions. Upon review of the results of the business of the Corporation during the current fiscal year, the Corporation hereby ratifies, approves and confirms all actions taken by the Officers and Directors of the Corporation in the current fiscal year.

Election of Directors. Pursuant to the corporation's By-Laws and Articles of Incorporation, the following person is elected as the Sole Director of the Corporation to serve until the end of the next fiscal year and/or until his/her successor is duly elected, qualified and takes office:

**MARIANELA O. NOYA**

Election of Officers. The following person is elected as the following officers of the Corporation, to serve until the end of the next fiscal year and/or until his/her successor is duly elected, qualified and takes office pursuant to the By-Laws of the corporation


**MARIANELA O. NOYA**  
President, Secretary and Treasurer

Books and Records. Pursuant to the provisions of the Florida Statutes Section 607.1620 and 607.1621, the Shareholder of the Corporation waives the requirement that a balance sheet and profit and loss statement for the current fiscal year be prepared within four months after the close of the current fiscal year.

Registered Agent and Registered Office. The Registered Agent and the Registered Office of Corporation is changed to and shall remain Marianela O. Noya, at the following address:

c/o 299 Alhambra Circle, Suite #321  
Coral Gables, Florida 33134

Dated: February 15, 1996

  
MARIANELA O. NOYA,  
Sole Officer, Director and Shareholder

MON:bw