



FLORIDA DEPARTMENT OF STATE
Sandra B. Morham
Secretary of State

January 6, 1995

CENTURY 21
LEE MALOFF REALTY
3191 CORAL WAY, SUITE 117
MIAMI, FL 33145

SUBJECT: GABLES MORTGAGE
Ref. Number: W95000000363

We have received your document for GABLES MORTGAGE and check(s) totalling \$122.50. However, the enclosed document has not been filed and is being returned to you for the following reason(s):

The name of the corporation must contain a corporate suffix. This suffix may be: CORPORATION, CORP., INCORPORATED, or INC. Sections 617.0401(1)(a) and 617.1506(1), Florida Statutes, prohibits the use of the word COMPANY or CO. in the name of a non-profit corporation.

According to section 607.0202(1)(b) or 617.0202(1)(b), Florida Statutes, you must list the corporation's principal office, and if different, a mailing address in the document. If the principal address and the registered office address are the same, please indicate so in your document.

We regret that we were unable to contact you by phone. Please return the corrected document with a letter providing us with a telephone number where you can be reached during working hours.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6934.

Loria Poole
Corporate Specialist

Letter Number: 095A00000585

ARTICLES OF CORPORATION
OF
GABLES MORTGAGE, INC.

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

ARTICLE ONE

NAME

The name of the corporation is:
GABLES MORTGAGE, Inc.
3191 Coral Way, Suite 117
Miami, Florida 33145

ARTICLE TWO

DURATION

The term of existence of the corporation is perpetual.

ARTICLE THREE

PURPOSE

The corporation may transact any and all lawful business
for which corporations may be incorporated under Florida
General Corporation Act.

ARTICLE FOUR

CAPITAL STOCK

The aggregate number of shares which the corporation has
authority to issue is 500, all of which shall be common shares
with a par value of \$1,000.

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95 JUN 13 AM 9:16
TALLAHASSEE, FLORIDA

ARTICLE FIVE

REGISTERED OFFICE

The street address of the initial registered office the corporation is 3191 Coral Way Suite 117 Miami, Fl 33145. The name of the initial registered agent at such address is Elizabeth Maloff

ARTICLE SIX

DIRECTORS

The initial Board of Directors shall consist of one directors:

Elizabeth Maloff
3191 Coral Way, Suite 117
Miami, Florida 33145

ARTICLE SEVEN

INCORPORATORS

The name and address of the incorporator of this corporation is:

Elizabeth Maloff
3191 Coral Way Suite #117
Miami, Fl 33145
(305) 444-4864

CERTIFICATE DESIGNATED PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED.

In compliance with Chapter 607.034 Florida Statutes the following
is submitted:

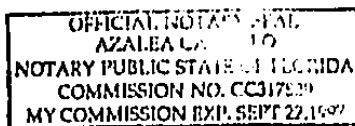
Gables Mortgage desiring to organize under the laws of the
State of Florida, has named Elizabeth Maloff as its agent to
accept service of process within this State.

ACKNOWLEDGMENT:

Having named to accept service of process for the above named
corporation, at the place designated in this certificate, I
hereby accept to act in this capacity, and agree to comply
with the provisions of the laws relative to keeping open said
office.

A. Carrillo
A. CARRILLO

Elizabeth Maloff
REGISTERED AGENT/INCORPORATOR
ELIZABETH MALOFF



FILED
95 JAN 13 AM 8:16
TALLAHASSEE, FLORIDA