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Church of The Living God By Faith Inc

208 N.W. 7th Court
Hallandale, FL 33009
KENNETH C. COLLIER SR.
Bishop & General Overseer

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03/07/95 -- 01/02/96
****123.50 ****123.50

Please return to Kenneth Collier
at 1866 NW 51 Street Miami, FL 33142

Kenneth Collier

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ARTICLES OF INCORPORATION
OF
K & S MORTGAGE INC.

The undersigned, acting as incorporator(s) of a corporation pursuant to Chapter 607, Florida Statutes, adopt(s) the following Articles of Incorporation for such Corporation.

ARTICLE I

NAME AND PRINCIPLE ADDRESS: The name and principle address of the corporation shall be K & S Mortgage Inc., and the principle address of the corporation shall be 1866 N.W. 51st Street, Miami Fl, 33142.

ARTICLE II

DURATION: The period of the duration of this corporation shall be perpetual unless dissolved according to law. Corporate existence shall commence upon filing of these Articles of Incorporation with the Secretary of State and approval thereof by the same.

ARTICLE III

PURPOSE OR PURPOSES FOR WHICH CORPORATION IS ORGANIZED ARE: The lawful Brokerage of Mortgages in accordance with Chapter 494, Florida Statutes, for profit.

ARTICLE IV

POWERS: The Corporation is to have any and all powers to do any and all things necessary to carry out the purpose and objectives of this corporation as determined by the managing officers, Board of Directors or Executive operating officer subject to the corporate By-Laws, and to possess all rights, privileges and immunities and benefits granted corporations under the laws of the State of Florida in furtherance of the objectives of this corporation including:

(a) To purchase, take, receive, lease, or otherwise acquire, own, hold, improve, use and otherwise deal in and with real property or any interest therein, where-ever situated.

(b) To sell, convey, mortgage, pledge, create a security interest in, lease, exchange, transfer and otherwise dispose of all or any part of it's property and assets.

(c) To make contracts and guarantees and incur liabilities, borrow money at such rates of interest as the corporation may determine and to secure it's obligations by mortgage or pledge of any or all of it's property, franchises or income or by any other means that the corporation may deem appropriate.

(d) To have a corporate seal which may be altered at pleasure and to use the same by causing it, or a facsimile thereof, to be impressed, affixed or in any other manner reproduced.

(e) To conduct it's business, carry on it's operations, have offices and exercise the powers granted by this act within or without this State.

(f) To elect or appoint officers and agents of the corporation and define and fix their compensation.

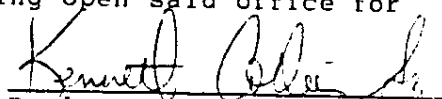
(g) To make and alter laws for the administration and regulation of the affairs of this corporation, providing such laws are not inconsistent with these Articles of Incorporation and the laws of this State.

ARTICLE V

THE STREET ADDRESS AND INITIAL REGISTERED OFFICE OF THE CORPORATION IS: 1866 N.W. 51st Street, Miami Fl., 33142 and the name of the registered agent at such address is Kenneth C. Collier Sr.

ACCEPTANCE BY REGISTERED AGENT:

Having been named to accept service of process for the above-named corporation at a place designated in these articles of incorporation, I hereby accept to act in this capacity, and agree to comply with the provision of Chapter 48.091 Florida Statutes, relative to keeping open said office for service of process.


Registered Agent

ARTICLE VI

DIRECTORS: The number of directors constituting the initial board of directors is two and the names and addresses of the persons to serve are:

Kenneth C. Collier Sr.
President

1866 N.W. 51st Street
Miami Fl, 33142

Shonda D Collier
Secretary/Tresurer

1866 N.W. 51st Street
Miami Fl, 33142

ARTICLE VII

STOCK: The total number of shares of stock which the corporation shall have authority to issue is; 100 shares of common stock par value \$1.00 per share.

ARTICLES V & VI

THE NAME AND ADDRESS OF EACH INCORPORATOR(S) IS

Kenneth C. Collier Sr.

1866 N.W. 51st street
Miami Fl, 33142

Dated this 3rd day of March 1995.

IN WITNESS WHEREOF, the undersigned being incorporator(s) of this corporation have executed these articles of incorporation.

Signature of Incorporator(s).

Kenneth A. Collins Jr.

STATE OF FLORIDA)

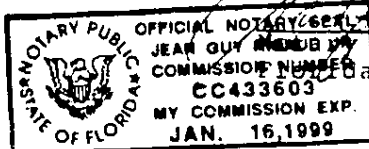
SS:

COUNTY OF DALE)

BEFORE ME, the undersigned authority, personally appeared Kenneth Collier, to me well known to be the person who executed the foregoing articles of incorporation and acknowledged before me, that he made and subscribed the same for the purposes therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this
4 day of MARCH 1995

My Commission Expires



Public State of
at Large