00019335 200-4209 A CORPORATION(S) NAME MPIRE Toll Free: 1-800-432-3028 () Profit) NonProfit) Amendment () Merger) Foreign) Dissolution () Mark) Limited Partnership) Annual Report) Other) Reinstatement) Reservation) Change of Registered Agent (X) Certified Copy) Photo Copies () Certificate Under Seal () Call When Ready) Call If Problem () After 4:30 (> Walk In X) Pick Up () Will Walt () Mall Out Nama CERTIFIED DODY Availability Examinar H. SIMS MAR - 7 1995 Updater Verifier Acknowledgment

W.P. Varifier

CR2E031 (R8~85)

695. 5017



FLORIDA DEPARTMENT OF STATES (ALC) Sandra B. Mortham Secretary of State

March 7, 1995

EMPIRE

MIAMI, FL

SUBJECT: ANDERSON & ASSOCIATES MORTGAGE CORPORATION Ref. Number: W95000005017

We have received your document for ANDERSON & ASSOCIATES MORTGAGE CORPORATION and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

You must list at least one incorporator with a complete business street address.

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) 487-6052.

Hope Sims Corporate Specialist

Letter Number: 995A00010150

ARTICLES OF INCORPORATION

The undersigned, acting as incorporator of a corporation under the Florida Corporation Act, adopt the following Articles of Incorporation:

1. The name of the Corporation is

ANDERSON & ASSOCIATES MORTGAGE CORPORATION

- 2. The period of its duration is perpetual.
- The purpose is to engage in any activities or business permitted under the laws of the United States and Florida.
- 4. The corporation shall have authority to issue 60 shares, all of the same class, at no par value.
- 5. The address of its initial principal office and registered office is:

975 Arthur Godfrey Road Suite 406 Miami Beach, Florida 33140

- 6. The name of its initial registered agent at said address is: M. Teresita Anderson
- 7. The number of directors constituting its initial board of directors is two (2), whose names and addresses are:

M. Teresita Anderson 975 Arthur Godfrey Road Suite 406 Miami Beach, FL 33140

Ana Prado 975 Arthur Godfrey Road Suite 406 Miami Beach, FL 33140

- 8. The initial officers of this Corporation shall be as follows:
 - M. TERESITA ANDERSON

President

ANA PRADO

Vice President

9. The name and address of the Incorporator is:

M. TERESITA ANDERSON

975 ARTHUR GODFREY ROAD SUITE 406 MIAMI BEACH, FL 33140

TERESITA ANDERSON

STATE OF FLORIDA)

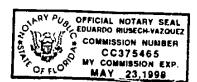
COUNTY OF DADE)

BEFORE ME, the undersigned authority, personally appeared M. TERESITA ANDERSON, who is to me well known to be the person described in and who subscribed the above Articles of Incorporation, and who freely and voluntarily acknowledge before me according to law that she made and subscribed the same for the purpose and uses therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal, at Miami, in said County and State this ____ day of March, 1995.

NOTARY PUBLIC, State of F

My Commission Expires:



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

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

FIRST: ANDERSON & ASSOCIATES MORTGAGE CORPORATION desiring to organize under the laws of the State of Florida, with its principal office, as indicated in the Articles of Incorporation in the State of Florida, has named M. TERESITA ANDERSON located at 975 Arthur Godfrey Road, Suite 406, Miami Beach, Florida 33140 as its agent to accept service of process within this State.

ACKNOWLEDGMENT:

Having been named to accept service of process or the above stated corporation, at place designated in this certificate- I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.

M. TERESITA ANDERSON Resident Agent

STATE OF FLORIDA)

COUNTY OF DADE)

BEFORE ME, the undersigned authority, personally appeared M. TERESITA ANDERSON to me well known to be the person described in and who executed the foregoing CERTIFICATE OF REGISTERED AGENT, and he acknowledged before me that he executed the same.

WITNESS, my hand and official seal at Miami, Dade County, Florida on this _____ day of ______, 1995.

My Commission Expires:

HOTARY PUBLIC State of Florid

CC375465
MY COMMISSION EXP.
MAY 23,1998