

P95000029758

BETTY FERNANDEZ
9995 Sunset Drive
Suite 214
Miami, Florida 33173
(305) 270-0760

March 15, 1995

Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

Dear Sirs:

Attached please find 1 original and 1 copy of Articles of Incorporation along with a check for the fees for two different corporations:

Ball International Realty Corporation

and

Ball International Mortgage Corporation

Please contact me if you should have any questions.

Sincerely,

Betty Fernandez
Betty Fernandez
Licensed Real Estate Broker
Licensed Mortgage Broker

FILED
95 APR 14 AM 9:29
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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3/23/95
original signature
DMC
4/17/95

BETTY FERNANDEZ
9995 Sunset Drive
Suite 214
Miami, Florida 33173
(305) 270-0760

March 15, 1995

Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

Dear Sirs:

Attached please find 1 original and 1 copy of Articles of Incorporation along with a check for the fees for two different corporations:

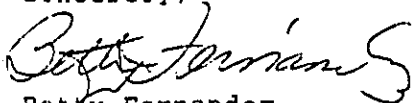
Bali International Realty Corporation

and

Bali International Mortgage Corporation

Please contact me if you should have any questions.

Sincerely,



Betty Fernandez
Licensed Real Estate Broker
Licensed Mortgage Broker



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

March 23, 1995

BETTY FERNANDEZ
9995 SUNSET DR.
SUITE 214
MIAMI, FL 33173

SUBJECT: BALI INTERNATIONAL MORTGAGE CORPORATION
Ref. Number: W95000006444

We have received your document for BALI INTERNATIONAL 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):

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.

The registered agent's signature must be an original.

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) 487-6929.

Brendolyn Bruton
Corporate Specialist

Letter Number: 295A00013124

BETTY FERNANDEZ
9995 SUNSET DRIVE
SUITE 214
MIAMI, FLORIDA 33173
(305) 270-0760

March 28, 1995

Brendolyn Bruton
Corporate Specialist
Florida Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

RE: YOUR LETTER NUMBER: 295A00013124
Ball International Mortgage Corporation

I have received your above referenced letter requesting a correction.

Please find the revised version enclosed.

Thank you for your assistance.

Sincerely,



Betty Fernandez



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

April 3, 1995

BETTY FERNANDEZ
9995 SUNSET DRIVE
SUITE 214
MIAMI, FL 33173

SUBJECT: BALI INTERNATIONAL MORTGAGE CORPORATION
Ref. Number: W95000006444

We have received your document for BALI INTERNATIONAL 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):

The document must include an original signature of the registered agent.

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) 487-6923.

Doris McDuffie
Corporate Specialist Supervisor

Letter Number: 995A00014940

BETTY FERNANDEZ
9995 SUNSET DRIVE
SUITE 214
MIAMI, FL 33173
(305) 270-0670
(305) 270-1372

April 6, 1995

Doris McDuffie
Corporate Specialist Supervisor
Florida Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

SUBJECT: BALI INTERNATIONAL MORTGAGE CORPORATION

Enclosed per your request is the original signature of the
registered agent.

Thank you very much.

Sincerely,


Betty Fernandez

ARTICLES OF INCORPORATION
OF

FILED
95 APR 14 AM 9:29
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

BALI INTERNATIONAL MORTGAGE CORPORATION

(a corporation for profit)

WE, the undersigned subscribers to these Articles of Incorporation, each a natural person competent to contract, hereby associate ourselves together in order to form a CORPORATION FOR PROFIT under the provisions of Section 607 of the Florida Statutes, with all the powers, rights privileges, and immunities; and to that end we do, by these Articles, set forth:

ARTICLE I

NAME, ADDRESS AND AGENT

The name of this corporation shall be: BALI INTERNATIONAL MORTGAGE CORPORATION (hereinafter referred to as "the Corporation"). Its Principal Office and Registered Office shall be located at 9995 S.W. 72 Street, Suite 214, Miami, Florida 33173. This will also be the mailing address. Its Registered Agent Shall be Betty Fernandez (licensed Florida Mortgage Broker).

ARTICLE II

TERM OF EXISTENCE

This Corporation's term of existence or duration shall be perpetual.

ARTICLE III

PURPOSES

The general nature of the business, objectives and purposes to be transacted and carried on are to broker real estate mortgages, and any and all things allowed and permitted to be done by corporations under the Laws and Constitutions of the State of Florida.

ARTICLE IV

STOCKS

The stock of this Corporation shall be divided into 100 (100 shares of stock of par value of 50.00 Dollars (\$50.00) per share, all of one class, namely, Common Stock, and having an aggregate value of 5,000.00 Dollars (\$5,000.00). All said stocks shall be payable in cash, property, labor, or services at a just valuation to be fixed by the Board of Directors; property, labor or services may be purchased or paid for with the capital stock, at a just valuation to be set by the Board of Directors.

ARTICLE V

CAPITAL

The amount of capital with which this Corporation shall begin business shall be no less than 5,000.00 Dollars (\$5,000.00).

ARTICLE VI

DIRECTORS

The number of directors of the Corporation shall not be less than two (2) or more than fifteen (15), or as provided in the By-Laws of this Corporation.

ARTICLE VII

BOARD OF DIRECTORS

The names and addresses of the persons who are to serve as Directors for the ensuing year, or until the first annual meeting of the Corporation, are:

| NAME | ADDRESS |
|------------------|--|
| Betty Fernandez | 9301 S.W. 92 Avenue, #B319 Miami, Florida 33176 |
| Eloisa Fernandez | 10331 S.W. 37 Terrace Miami, Florida 33165 |

a) Members of the Board of Directors shall be elected and hold office in accordance with the By-Laws of this Corporation.

b) The business affairs of this Corporation shall be managed by the Board of Directors,
and

c) The Board of Directors shall be shareholders in the Corporation.

ARTICLE VIII

OFFICERS

This section will be governed by the following:

- a) This Corporation shall have the following Corporate Officers:
 - 1) a president,
 - 2) a secretary,
 - 3) a treasurer.
- b) A person may hold two or more offices,
- c) The Board of Directors shall, by a majority vote, elect the persons who are to serve as officers for the ensuing year at their annual meeting or as provided in the By-Laws,
- d) The names of the persons who are to serve as officers of this Corporation until the first annual meeting of the Board of Directors are as follows:

| NAME | ADDRESS |
|------------------|----------------------------|
| Betty Fernandez | 9301 S.W. 92 Avenue, #B319 |
| President | Miami, Florida 33176 |
| Eloisa Fernandez | 10331 S.W. 37 Terrace |
| Treasurer | Miami, Florida 33165 |
| Eloisa Fernandez | 10331 S.W. 37 Terrace |
| Secretary | Miami, Florida 33165 |

ARTICLE IX

SUBSCRIBERS

The names, addresses, and number of the shares of Common Stock each of the Subscribers to these Articles agreed as follows:

| NAME AND ADDRESS | NUMBER OF SHARES |
|---|------------------|
| Betty Fernandez 9301 S.W. 92 Avenue, #B319 Miami, Florida 33176 | 75 Shares.— |
| Eloisa Fernandez 10331 S.W. 37 Terrace Miami, Florida 33165 | 25 Shares.— |

ARTICLE X

BY-LAWS

The Board of Directors of this Corporation may provide such By-Laws for the conduct of its businesses and the carrying out of its purposes as they may deem necessary from time to time.

Upon proper notice the By-Laws may be amended, altered, or rescinded by a two-thirds (2/3) vote of those members of the Board of Directors present at any regular meeting or nay special meeting called for that purpose.

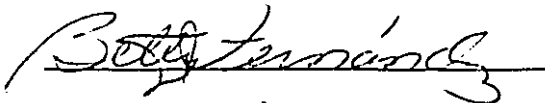
ARTICLE XI

AMENDMENTS

These Articles of Incorporation may be amended at a special meeting of the shareholders called for that purpose, by a two-thirds (2/3) vote of those present.

Amendments may also be made at a regular meeting of the shareholders upon given notice, as provided in the By-Laws, of intention to submit such amendments, and also must be approved by a two-thirds (2/3) vote of the body.

WE, the undersigned subscribing Incorporators, have hereunto set our hands and seals this 10th day of March, 1995, for the purpose of forming this Corporation for Profit under Section 607 of the Florida Statutes.

 (L.S.)
Betty Fernandez

 (L.S.)
Eloisa Fernandez

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

FILED
95 APR 14 AM 9:23
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

IN COMPLIANCE WITH FLORIDA STATUTES 607.034, THE FOLLOWING IS
SUBMITTED:

FIRST--That BALI INTERNATIONAL 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 City of Miami, County of Dade, State of Florida, has named Betty Fernandez, whose address is 9995 S.W. 72 Street #214, in the City of miami, County of Dade, State of Florida as its registered agent to accept services of process within the State of Florida.

ACCEPTANCE:

Having been named to accept service of process for the above stated Corporation, at the 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.

by: Betty Fernandez
BETTY FERNANDEZ