

JUN 05

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FLORIDA DEPARTMENT OF REVENUE
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TO: DIVISION OF CORPORATIONS

FROM: VALDES-FAULS, BISHOP, KRISTEN

DEPARTMENT OF STATE

28 DISCAYNE BLVD

STATE OF FLORIDA

ONE DISCAYNE TOWER SUITE 3400

409 EAST GAINES STREET

MIAMI FL 33131-

TALLAHASSEE, FL 32399

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((H95000006361))

DOCUMENT TYPE: FLORIDA PROFIT CORPORATION OR P.A.

NAME: RIGHT CHOICE MORTGAGE, INC.

FAX AUDIT NUMBER: H95000006361

CURRENT STATUS: REQUESTED

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ARTICLES OF INCORPORATION
OF
RIGHT CHOICE MORTGAGE, INC.

The undersigned, for the purpose of forming a corporation for profit under the laws of Florida, hereby adopts the following Articles of Incorporation:

Article I

Name and Principal Place of Business

The name of the corporation is Right Choice Mortgage, Inc.

The corporation's initial principal place of business shall be 8422 N.W. 56th Street, Miami, Florida 33166.

Article II

Duration and Existence

This corporation shall exist perpetually. The existence of the corporation shall commence on the date of execution of these articles, if filed with the Florida Secretary of State within 5 days thereafter.

Article III

Nature of Business

This corporation is organized for the purpose of transacting any or all lawful business.

Article IV

Mailing Address

The initial mailing address of the corporation is 8422 N.W. 56th Street, Miami, Florida 33166.

Article V

Capital Stock

(a) Authorized Capital. The maximum number of shares of stock which this corporation is authorized to have outstanding at

This Instrument Prepared by:
Barbara Perez, Esquire
Aronovitz & Associates
150 W. Flagler St., Suite 2700
Miami, FL 33130
Telephone: (305) 372-2772
Florida Bar No.: 989304

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any one time is one thousand (1000) shares of common stock each having \$1.00 par value.

(b) Preemptive Rights. Shareholders shall have no preemptive rights.

(c) Cumulative Voting. Cumulative voting shall not be permitted.

Article VI

Initial Registered Office and Agent

The street address of the initial registered office of this corporation is 8422 N.W. 56th Street, Miami, Florida 33166, and the name of the initial registered agent of this corporation at that address is Antonio J. Perez.

Article VII

Directors

(a) Number. This corporation shall have one (1) director initially. The number of directors may be increased or diminished from time to time by the bylaws, but shall never be less than one.

(b) Initial Directors. The names and street addresses of the members of the first board of directors of the corporation are:

<u>Name</u>	<u>Street Address</u>
Antonio J. Perez	8422 N.W. 56th St. Miami, FL 33166

(c) Compensation. The board of directors is hereby specifically authorized to make provisions for reasonable compensation to its members for their services as directors, and to fix the basis and conditions upon which such compensation shall be paid. Any director of the corporation may also serve the corporation in any other capacity and receive compensation therefor in any form.

Article VIII

Indemnification

The Corporation shall indemnify to the full extent permitted under and in accordance with the laws of the State of Florida any person made or threatened to be made a party to an action, suit or proceeding, whether criminal, civil, administrative or investigative, by reason of the fact that he, his heirs, executors

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and assigns is or was a director, officer, employee or agent of the Corporation or is or was serving, at the request of the Corporation, as director, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise.

Article IX.

Bylaws

The initial bylaws of this corporation shall be adopted by the directors. Bylaws shall be adopted, altered, amended or repealed from time to time by either the shareholders or the board of directors, but the board of directors shall not alter, amend or repeal any bylaw adopted by the shareholders if the shareholders specifically provide that such bylaw is not subject to amendment or repeal by the directors.

Article X

Incorporator

The name and street address of the incorporator of this corporation are:

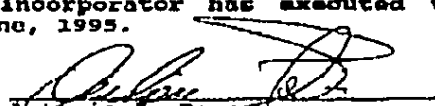
Antonio J. Perez
8422 N.W. 56th Street
Miami, Florida 33166

Article XI

Amendment

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the incorporator has executed these Articles on this 7 day of June, 1995.


Antonio J. Perez

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STATE OF FLORIDA }
COUNTY OF DADE } ss.:

7th The foregoing instrument was acknowledged before me on this
day of June, 1995 by Antonio J. Perez, known personally by
me.

Guina Delgado
Notary Public,
State of Florida at Large

[NOTARIAL SEAL]

My Commission Expires:

6/21/97.



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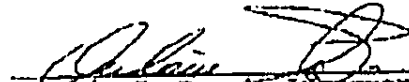
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**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE
FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING
AGENT UPON WHOM PROCESS MAY BE SERVED**

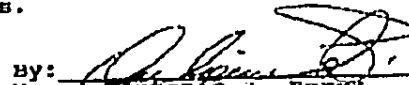
In compliance with Section 48.091, Florida Statutes, the following is submitted:

Right Choice Mortgage, Inc., desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at the County of Dade, State of Florida, has named Antonio J. Perez, located at 8422 N.W. 56th Street, Miami, Florida 33166 as its agent to accept service of process within Florida.


Antonio J. Perez, Incorporator

Dated: June 7, 1995

Having been named to accept service of process for the above stated Corporation, at the place designated in this Certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

By: 
Name: Antonio J. Perez,
Title: Registered Agent

Dated: June 7, 1995

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RIGHT CHOICE MORTGAGE, INC.
5040 NORTHWEST 7TH STREET SUITE 414
MIAMI, FL. 33126
PHONE: (305) 569-9211 FAX: (305) 569-9194

October 24, 1995

State of Florida
Division of Corporation
P.O. Box 6327
Tallahassee, FL 32314

RE: MBB 650585905

To whom it may concern:

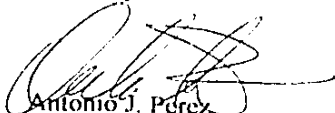
The purpose of this letter is notify Corporate Records of our new mailing and business address:

Old address: Right Choice Mortgage Inc.
8422 NW 56 Street
Miami, FL 33166

New address: Right Choice Mortgage Inc.
5040 NW 7 Street
Suite 414
Miami, FL 33126
(305) 569-9211
(305) 569-9214

Any further information, please do not hesitate to contact me at the numbers above.

Sincerely,


Antonio J. Pérez
President

updated 10/30/95
LC
sent change of R/A info