

1201 HAYS STREET
TALLAHASSEE, FL 32304
904 221-1191 FAX

800-142-8086

CSC networks
PROFESSIONAL
FINANCIAL SERVICES

ACCOUNT NO. 07 00 0000

REFERENCE : 645129 9576A

AUTHORIZATION :

COST LIMIT : 0 PPD

ORDER DATE : July 20, 1995

ORDER TIME : 10:21 AM

ORDER NO. : 645129

CUSTOMER NO: 9576A

CUSTOMER: Richard B. Sabra, Esq
RICHARD B. SABRA, ESQ

Suite 202b, The Oaks
4330 Sheridan Street
Hollywood, FL 33021

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-07/20/95--01050--022
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DOMESTIC FILING

NAME: CARLOS DAZA MORTGAGES, INC.

XXX ARTICLES OF INCORPORATION
____ CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XXX CERTIFIED COPY
____ PLAIN STAMPED COPY
____ CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Danny G. Smith

EXAMINER'S INITIALS: _____

T. BROWN JUL 21 1995

FILED
JUL 20 AM 7:26
TALLAHASSEE, FL 32304

ARTICLES OF INCORPORATION
OF

CARLOS DAZA MORTGAGES, INC.

FILED
95 JUL 20 AM 7:26
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a Corporation for Profit under the laws of the State of Florida, hereby adopts the following Articles of Incorporation for such corporation:

Article I - Name

The name of the Corporation is CARLOS DAZA MORTGAGES, INC.

Article II - Principal Office

The principal place of business and mailing address of the Corporation is 17027 W. Dixie Highway, Suite 109, North Miami Beach, Florida 33160. The Board of Directors of the Corporation may from time to time move its principal office in the State of Florida to any other place in this State.

Article III - Duration

The Corporation shall have perpetual existence unless dissolved pursuant to law.

Article IV - Nature of Business

The Corporation may engage in any activity or business permitted under the laws of the United States or the State of Florida.

Article V - Capital Stock

The Corporation is authorized to issue One Thousand (1,000) shares of One Dollar (\$1.00) per share par value common stock.

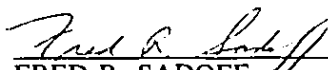
Article VI - Initial Registered Agent and Address

The name and address of the initial registered agent of the Corporation is Fred R. Sadoff, C.P.A., 4601 Sheridan Street, Suite 301, Hollywood, FL 33021.

Article VII - Incorporator

The name and address of the incorporator is: Fred R. Sadoff, C.P.A., 4601 Sheridan Street, Suite 301, Hollywood, FL 33021.

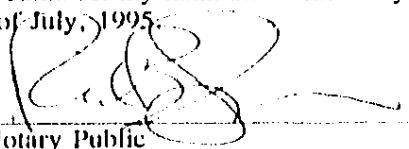
IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this 10th day of July, 1995.


FRED R. SADOFF

STATE OF FLORIDA)
) SS
COUNTY OF BROWARD)

BEFORE ME, the undersigned authority, authorized to take acknowledgments in the state and county set forth above, personally appeared FRED R. SADOFF, known to be and known by me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the state and county aforesaid this 16th day of July, 1995.


Notary Public

My Commission Expires:



RICHARD B. SADRA (SEAL)
MY COMMISSION # CC0385094 EXPIRES
AUGUST 21, 1998
DEANED THIRTY THREE FIVE EIGHT, INC.

ACCEPTANCE OF DESIGNATION AS REGISTERED AGENT

I hereby certify that I have accepted the appointment as the initial registered agent of CARLOS DAZA MORTGAGES, INC., and agree to serve as its agent to accept service of process within this State at the Registered Office designated in the Articles of Incorporation, and acknowledge that I am familiar with and accept the obligations pursuant to Section 607.325 of the Florida Statutes.

Dated this 16th day of July, 1995


FRED R. SADOFF