

TRANSMITTAL LETTER

000001578093
-08/30/95--01006--013
***131.25 ***131.25

(Proposed corporate name - must include suffix)

Additional Copy Required

10 3 01 PM '66

FAL AUG 30 1950

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

FILED
CLERK OF DISTRICT COURT
95 AUG 30 PM 3:01

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

South Atlantic Mortgage, Inc

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

Marylin R Dans
5820 SW 45 Terr
Miami Fl 33155

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

100 shares outstanding at any time. At this moment Marylin R Dans owns all the shares.

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Marylin R Dans
5820 SW 45 Terr
Miami Fl 33155

ARTICLE V INCORPORATOR(S)

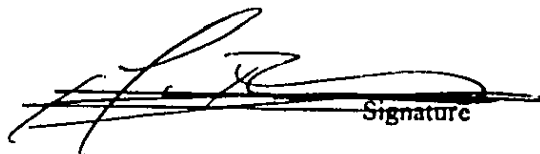
See instructions for officers/directors

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

Marylin R Dans
5820 SW 45 Terr
Miami FL 33155

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

25th day of August, 1995.

 8/25/95
Signature

Signature

Signature

NOTE: Affixing an officer title after a signature of an incorporator does not constitute the designation of officers.

**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

FILED
DIVISION OF STATE
CORPORATIONS
95 APR 30 PM 3:01

PURSUANT TO THE PROVISIONS OF SECTION 607.0501, FLORIDA STATUTES, THE
UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF
FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED
OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is: South Atlantic Mortgage, Inc

2. The name and address of the registered agent and office is:

Marylin Dans
(NAME)

5820 SW 45 Terr
(P.O. Box or Mail Drop Box **NOT** ACCEPTABLE)

Miami, FL 33155
(CITY/STATE/ZIP)

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.


(SIGNATURE)

8/15/95
(DATE)

P95000067201

December 4, 1995

Division of Corporations
P. O. BOX 6327
Tallahassee, Florida 32314

12-11-95
AJ

Dear Sirs,

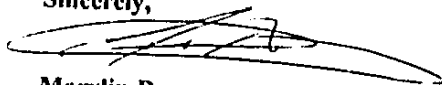
This is a notification of change of address for South Atlantic Mortgage, Inc
document number P95000067201.

The old address 5820 Southwest 45 Terrace, Miami, Florida 33155 is changed
effective immediately upon receipt of this notification to as follows:

1830 Ponce De Leon
Coral Gables, Florida 33134
phone (305) 446-4990
fax (305) 446-9171

Thank you for your attention on this matter.

Sincerely,



Marilyn Dans
President