

P96000004730

January 8, 1996

Secretary Of State
Division Of Corporations
P O Box 6327
Tallahassee, Fl. 32314

RE : VADIS MORTGAGE CORPORATION

Gentlemen:

Enclosed please find the original and one copy of Articles of Incorporation, together with my check in the amount of \$122.50.

This represents the cost of the Filing Fees, Certified Copy of Articles of Incorporation and Fee for Registered Agent Designation for the above named corporation.

Yours truly,

Basmatia Deonath
Basmatia Deonath

100001687631
-01/12/96--01003--017
****122.50 ****122.50

VADIS MORTGAGE CORPORATION
13005 NW 7th Ave
Miami, Fl. 33168

AL JAN 11 1996

RECEIVED
DIVISION OF CORPORATIONS
JAN 11 1996

STATE OF FLORIDA
DEPARTMENT OF BANKING AND FINANCE

72273

STATE CAPITOL BUILDING, TALLAHASSEE, FLORIDA 32399-0350 PHONE (904) 487-2583

MORTGAGE BROKER LICENSE

THE MORTGAGE BROKER INDICATED BELOW IS LICENSED UNDER
THE PROVISIONS OF CHAPTER 494, FLORIDA STATUTES.

EFFECTIVE DATE
09/01/95

EXPIRATION DATE
08/31/97

EASWATIA DEONATH
119100 NW 7TH CT
MIAMI, FL 33169-3110

AUDIT NUMBER MB 9601543

David F. Widdie
COMPTROLLER OF FLORIDA

ARTICLES OF INCORPORATION

of

VADIS MORTGAGE CORPORATION
(name of corporation)

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

96 MAR 11 PM 4:41

The undersigned subscriber(s) to these Articles of Incorporation, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I - CORPORATE NAME

The name of the corporation is:

VADIS MORTGAGE CORPORATION

ARTICLE II - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue five hundred shares (500) of One Dollar(s) (\$ 1.00) par value Common Stock, which shall be designated "Common Shares."

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the Initial Registered Agent office and the name of the Initial Registered Agent at that office is:

NAME	Basmatia Deonath		
ADDRESS	13005 NW 7th Ave.		
CITY	Miami,	FLORIDA	FL
		ZIP	33168

The principal office, if known, or the mailing address of the corporation is:

NAME	VADIS MORTGAGE CORPORATION		
ADDRESS	13005 NW 7th Ave		
CITY	Miami	FLORIDA	FL
		ZIP	33168

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have One (1) directors initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial director(s) of the corporation are as follows:

NAME	Basmatia Deonath		
ADDRESS	19100 NW 7th Ct.		
CITY	Miami	STATE	FL
		ZIP	33169
NAME			
ADDRESS			
CITY		STATE	
		ZIP	
NAME			
ADDRESS			
CITY		STATE	
		ZIP	

ARTICLE VII - INCORPORATORS

The names and addresses of the incorporators signing these Articles of Incorporation are as follows:

NAME	Dasmatia Deonath		
ADDRESS	19100 NW 7th Ct		
CITY	Miami	STATE	FL ZIP 33169
NAME			
ADDRESS			
CITY		STATE	ZIP
NAME			
ADDRESS			
CITY		STATE	ZIP

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 7th day of January, 1996.

_____(Seal)
_____(Seal)
_____(Seal)

STATE OF FLORIDA)

COUNTY OF Dade)

SS 591-74-4794

before me, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared:

Dasmatia Deonath
Signature

D530-060-59-861-0
Form of Identification

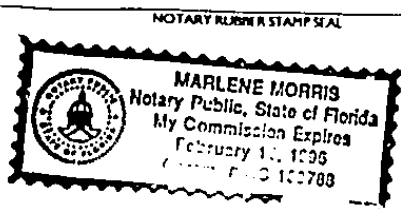
Signature

Form of Identification

Signature

Form of Identification

known to me and known to be the person(s) who executed the foregoing Articles of Incorporation, who acknowledged before me that Dasmatia Deonath executed these Articles of Incorporation, that I relied upon the form of identification of the above named person as indicated opposite each name, and that an oath was not taken.



Witness my hand and official seal in the County and State last aforesaid this

07 day of JANUARY, 1996

Marlene Morris
Printed Notary Signature

D

CERTIFICATE AND ACKNOWLEDGEMENT
OF REGISTERED AGENT

CERTIFICATE OF REGISTERED AGENT
OF

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
95 JAN 11 PM 4:41

VADIS MORTGAGE CORPORATION
(name of corporation)

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted:
The above corporation, desiring to organize under the laws of the State of Florida with
its registered office as indicated in the Articles of Incorporation

at 13005 NW 7th Ave., Miami, 31.33168

has named Basmatia Deonath

located at the aforesaid address, as its Registered Agent to accept service of process
within this state.

ACKNOWLEDGEMENT

Having been named as Registered Agent to accept service of process for the above
stated corporation at the place designated in this certificate, and being familiar with
the obligations of that position, I hereby accept to act in this capacity, and agree to
comply with the provisions of Florida Law in keeping open said office.

Basmatia Deonath
(registered agent)