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LANARUS COR	PORATE INDUSTRIES equestor's Name	s, INC.		
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MIAMI, FLORIDA 33174 (305)552-5973 Clty/State/Zip Phone //			Office Use Only	
	SENTATIVE TALLAN	***************************************		
CORPORATION	(NAME(S) & DOCUN	HENT NUMBER(S), ((if known);	
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Profit	Amendment	<u> </u>		
NonProfit	Resignation of R.A.	, Officer/ Director		
Limited Liability	Change of Register	ed Agent		
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OTHER FILINGS Annual Report	REGISTRA QUALIFICA			RECEIVED 96 MAY -9 AM 10: 37 DIVISION OF CORPORATION
Fictitious Name	Foreign		:	AM.
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ARTICLES OF INCORPORATION OF

FLORIDA MORTGAGE CAPITAL, INC. Parameter and militia

ARTICLE I

Name

The name of the corporation is FLORIDA MORTGAGE CAPITAL INC. (hereinafter called the "Corporation").

ARTICLE II

Principal Office

The address of the principal office and the mailing address of the Corporation is 1803 Ponce de Leon Blvd., Coral Gables, FLorida 33134.

ARTICLE III

Capital Stock

The capital stock authorized, par value thereof, and the characteristics of such stock shall be as follows:

Number of Shares	Par Value	Class of	
<u>Authorized</u>	<u>Per Share</u>	<u>Stock</u>	
500	\$ 1.00	Common	

ARTICLE IV

Registered Office and Agent

The street address of the Corporation's initial registered office in the State of Florida is 1803 Ponce de Leon Blvd., Coral Gables, Florida, and the name of its initial registered agent is EMILIO FERNANDEZ.

ARTICLE V

Incorporator

The name of the Incorporator is c/o EMILIO FERNANDEZ and the address of the Incorporator is 1803 Ponce de Leon Blvd., Coral Gables Florida 33134.

ARTICLE VI

Indemnification

This Corporation shall indemnify and may advance expenses on behalf of its officers and directors to the fullest extent not prohibited by any law in existence either now or hereafter.

IN WITNESS WHEREOF, the undersigned, being the Incorporator named above, for the purpose of forming a corporation pursuant to the Florida Business Corporation Act of the State of Florida has signed these Articles of Incorporation this Aday of May 1996.

EMILIO FERNANDEZ - Incorporator

ACCEPTANCE OF APPOINTMENT OF REGISTERED AGENT

The undersigned, having been named the Registered Agent of FLORIDA MORTGAGE CAPITAL, INC. hereby accepts such designation and is familiar with, and accepts, the obligations of such position, as provided in Florida Statutes Section 607.0505.

Emilio Fernandez, Registered Agent

DATED: May \mathcal{S} , 1996.