

06/06/96 10:20 NICOLAS FERNANDEZ, P.A.

(305-)461-0410

P. 001

FLORIDA DIVISION OF CORPORATIONS

05/96
1:20

((H96000007867)))

FLORIDA DIVISION OF CORPORATIONS

DEPARTMENT OF STATE

STATE OF FLORIDA

109 W. GAMES STREET

0000

TALLAHASSEE, FL 32399

FAX: (904) 922-4000

((H96000007867)))

OR P.A.

DOCUMENT TYPE: FLORIDA PROFIT CORPORATION

NAME: ATLANTIC MORTGAGE SERVICES, INC.

FAX AUDIT NUMBER: H96000007867

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DATE REQUESTED: 06/05/1996

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new name

Atlantic Realty mortgage
Services, Inc.

5 pages

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96 JUN -6 AM 10:51

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Sandra B. Mortham
Secretary of State

June 5, 1996

NICHOLAS FERNANDEZ, P.A.

CORAL GABLES, FL

SUBJECT: ATLANTIC MORTGAGE SERVICES, INC.
REF: W96000011937

We received your electronically transmitted document. However, the document has not been filed and needs the following corrections:

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of an entity name DOES NOT constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

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Loria Poole
Corporate Specialist

FAX Aud. #: H96000007867
Letter Number: 996A00028126

FAX AUDIT NO.: H96000007867

**ARTICLES OF INCORPORATION
OF**

Atlantic Mortgage Services, Inc.
L Realty

The undersigned, acting as incorporator of Atlantic Mortgage Services, Inc. under the Florida Business Corporation Act, adopts the following Articles of Incorporation:

ARTICLE I. NAME

The name of the corporation is:

Atlantic Mortgage Services, Inc.
L Realty

and the principal place of business is:

2655 LeJeune Road, Ph-1D, Coral Gables, Florida 33134

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TALLAHASSEE, FLORIDA

ARTICLE II. COMMENCEMENT OF EXISTENCE

The existence of the corporation will commence on the date of filing of these Articles of Incorporation.

ARTICLE III. AUTHORIZED SHARES

The maximum number of shares that the corporation is authorized to have outstanding at any time is 7,500 shares of common stock having a par value of \$1.00 per share. The consideration to be paid for each share shall be fixed by the board of directors and may be paid in whole or in part in cash or other property, tangible or intangible, or in labor or services actually performed for the corporation, with a value, in the judgment of the directors, equivalent to or greater than the full par value of the shares.

Prepared By: Nicolas Fernandez, P.A. Bar #796719
Gables International Plaza
2655 Le Jeune Road
Penthouse 1-D
Coral Gables, FL 33134

FAX AUDIT NO.: H96000007867

ARTICLE IV. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is 2655 LeJeune Road, Penthouse 1-D, Coral Gables, Florida 33134 and the name of the corporation's initial registered agent at that address is Esquire Corporate Services, Inc..

ARTICLE V. INCORPORATOR

The name and street address of the incorporator is:

Name:

NICOLAS FERNANDEZ, P.A.

Address:

2655 Le Jeune Road
Penthouse 1-D
Coral Gables, Florida 33134

ARTICLE VI. BYLAWS

The power to adopt, alter, amend, or repeal bylaws shall be vested in the board of directors and the shareholders, except that the board of directors may not amend or repeal any bylaw adopted by the shareholders if the shareholders specifically provide that the bylaw is not subject to amendment or repeal by the directors.

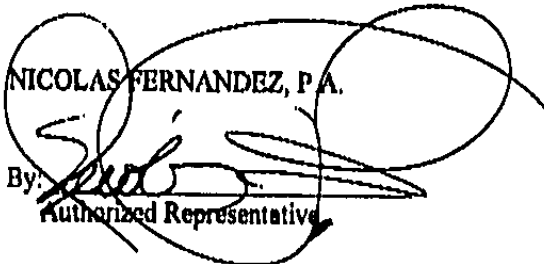
ARTICLE VII. AMENDMENTS

The corporation reserves the right to amend, alter, change, or repeal any provision in these Articles of Incorporation in the manner prescribed by law, and all rights conferred on shareholders are subject to this reservation. These Articles may be amended prior to the issuance of shares of the corporation by the unanimous approval or consent of the board of directors. Thereafter, every

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amendment shall be approved by the board of directors, proposed by them to the shareholders, and approved at a shareholders' meeting by the holders of a majority of the shares entitled to vote on the matter or in such other manner as may be provided by law.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation this 5th day of May, 1996

NICOLAS FERNANDEZ, P.A.
By: 
Authorized Representative

FAX AUDIT NO.: H96000007867

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ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT

Having been named as registered agent for Atlantic Mortgage Services, Inc. in the foregoing Articles of Incorporation, we hereby agree to accept service of process for said corporation and to comply with any and all statutes relative to the complete and proper performance of the duties of registered agent.

Esquire Corporate Services, Inc.

By: 
Authorized Representative

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96 JUN -6 PM 12:16
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TALLAHASSEE, FLORIDA

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06/11/96 11:54

NICOLAS FERNANDEZ, P.A.

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6/07/96
1:43 PM

FLORIDA DIVISION OF CORPORATIONS

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ELECTRONIC FILING COVER SHEET

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FROM: NICOLAS FERNANDEZ, P.A.

DEPARTMENT OF STATE

2655 LEJEUNE ROAD

STATE OF FLORIDA

PH-1D

409 EAST GAINES STREET

CORAL GABLES FL 33134-

TALLAHASSEE, FL 32399

CONTACT: ANA PEREZ-FERNANDEZ

FAX: (904) 922-4000

PHONE: (305) 461-0404

FAX: (305) 461-0410

((H96000008034)))

DOCUMENT TYPE: BASIC AMENDMENT

NAME: ATLANTIC REALTY MORTGAGE SERVICES, INC.

FAX AUDIT NUMBER: H96000000034

CURRENT STATUS: REQUESTED

DATE REQUESTED: 06/07/1996

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CERTIFICATE OF STATUS: 0

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Corporation

Linda

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FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

June 10, 1996

ATLANTIC REALTY MORTGAGE SERVICES, INC.
2655 LEJEUNE ROAD
PM-1D
CORAL GABLES, FL 33134

SUBJECT: ATLANTIC REALTY MORTGAGE SERVICES, INC.
REF: P96000048221

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Linda Stitt
Corporate Specialist

FAX Aud. #: H96000008034
Letter Number: 696A00028696

FAX AUDIT NO.: H96000000034

ARTICLES OF CORRECTION
TO THE ARTICLES OF INCORPORATION OF
ATLANTIC REALTY MORTGAGE SERVICES, INC
a Florida corporation

The Articles of Incorporation of Atlantic Realty Mortgage Services, Inc., a Florida corporation, hereinafter referred to as the "Corporation," are corrected as follows:

1. ARTICLE I is corrected to read as follows:

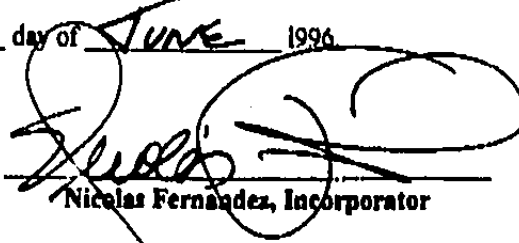
The name of the corporation is:

Atlantic Mortgage Consultants, Inc.

File on June 6, 1996

The foregoing correction to the Articles of correction of the Corporation are filed by the incorporator to correct a scribner's error in the name of the Corporation.

IN WITNESS WHEREOF, the undersigned, as incorporator, has executed these Articles of Amendment this 9th day of JUNE 1996.


Nicolas Fernandez, Incorporator

FILED
96 JUN 11 PM 3:07
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Prepared By: Nicolas Fernandez, P.A. Bar #796719
Gabies International Plaza
2665 Le Jeune Road
Penthouse 1-B
Coral Gables, FL 33134

FAX Audit NO.: H96000000034