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305-265-7979

VELUNZA INC

2000 S DIXIE HWY STE 104A

MIAMI

FL 33133

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CONVINCING EVIDENCE (known):

1. FI Mortgage Lender Corp
(Corporation Name) (Document #)
2. _____
(Corporation Name) (Document #)
3. _____
(Corporation Name) (Document #)
4. _____
(Corporation Name) (Document #)

☐ Walk in

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☐ Certified Copy

☐ Mail out

☐ Will wait

☐ Photocopy

☐ Certificate of Status

NEW FILINGS	
☐	Profit
☐	NonProfit
☐	Limited Liability
☐	Domestication
☐	Other

AMENDMENTS	
☐	Amendment
☐	Resignation of R.A., Officer/Director
☐	Change of Registered Agent
☐	Dissolution/Withdrawal
☐	Merger

OTHER FILINGS	
☐	Annual Report
☐	Fictitious Name
☐	Name Reservation

REGISTRATION/ QUALIFICATION	
☐	Foreign
☐	Limited Partnership
☐	Reinstatement
☐	Trademark
☐	Other

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96 JUN 18 PM 2:51
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TALLAHASSEE, FLORIDA

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TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
IFI MORTGAGE LENDER, CORP.

THE UNDERSIGNED, has executed the following document as incorporator of the above named corporation, a corporation organized under the laws of the State of Florida, and all rights duties and obligations of the undersigned as incorporator, and those of the corporation, are to be determined in accordance with the law of the State of Florida.

ARTICLE I

The name of this corporation shall be:

IFI MORTGAGE LENDER, CORP.

ARTICLE II

This corporation shall commence existence upon the filing of these Articles of Incorporation by the Department of State, State of Florida, and shall have perpetual existence.

ARTICLE III

The general nature of the business and objects and purpose proposed to be transacted and carried on by this corporation are to do any all of the things herein mentioned, as fully and to the same extent as natural person might do, viz:

1. Transact any and all lawful business;
2. Said corporation shall further have power:
To have perpetual succession by its corporate name;

IFI MORTGAGE LENDER, CORP.

To sue and be sued, complain, and defend in its corporate name in all actions or proceedings;

To have corporate seal, which may be altered at pleasure, and to use the same by causing it, or a facsimile thereof, to be impressed, affixed or in any other manner reproduced;

To purchase, take, receive, lease, or otherwise acquire, own, hold, improve, use, and otherwise deal in and with real or personal property of any interest therein, wherever situated; To sell, convey, mortgage, pledge, create a security interest in lease, exchange, transfer, and otherwise dispose of all or any part of its property and assets;

To lend money to, and use its credit to assist, its officers and employees in accordance with Florida Statute 607.141;

To purchase, take, receive, subscribe for, or otherwise acquire, own, hold, vote, use, employ, sell, mortgage, lend, pledge, or otherwise dispose of, and otherwise use and deal in and with, shares or other interests in, or obligation of, other domestic or foreign corporations, associations, partnerships, or individuals, or direct or indirect obligations of the United States or any other governmental district, or municipality or of any instrumentality thereof;

To make contract and guarantees and incur liabilities, borrow money at such rates of interest as the corporation may determine, issue its notes, bonds, and other obligations, and secure any of its obligations by mortgage or pledge of all or any of its property, franchises, and income;

To lend money for its corporate purposes, invest and reinvest its funds, and take and hold real and personal property as security of the payment of funds so loaned or invested;

To conduct its business, carry on its operations, and have officers and exercise the powers granted by this act within or without this state;

To elect or appoint officers and agents of the corporation and define their duties and fix their compensation;

To make and alter by-law, not inconsistent with its Articles of Incorporation or with the laws of this State, for the administration;

To make donations for the public welfare or for charitable, scientific, or educational purposes;

To transact any lawful business which the Board of Directors shall find will be in aid of governmental policy;

To pay pension and establish pension plans, profit sharing plans, stock bonus plans, stock option plans, and other incentive plans for any or all of its directors, officers, and employees of its subsidiaries;

To be a promoter, incorporator, partner, member, associate, or manager of any corporation, partnership, joint venture, trust, or other enterprise;

To have an exercise all powers necessary or convenient to effect its purposes;

To indemnify any person who by reason of the fact that he is or was a director, officer, employee or agent of the corporation to the full extent as permitted by Florida Statute 607.014;

ARTICLE IV

The aggregate number of shares which the corporation shall have authority to issue is the total sum 1000 shares, having an individual par value of \$ 1.00.

Unless otherwise stated in these articles, or in an amendment to these articles, there shall be only one (1) class of stock of this corporation.

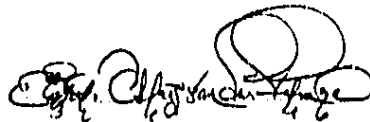
ARTICLE V

The street address and mailing address of the principal address and the initial

registered office address and the name of the initial Resident Agent of this corporation shall be:

2000 South Dixie Highway
Suite 104-A
Miami, Florida 33133

I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation:



B. ALEXSANDER VELUNZA

ARTICLE VI

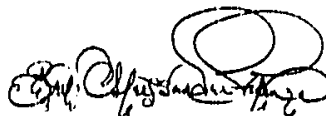
The initial Board of Directors shall consist of a total of one (1) person and the name and address of the person who is to serve as an initial director is:

1. B. ALEXSANDER VELUNZA
2000 South Dixie Highway
Suite 104-A
Miami, Florida 33133

The name and address of the Incorporator executing these Articles of Incorporation is:

Same as Article VI

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation this 17th day of June, 1996.



B. ALEXSANDER VELUNZA

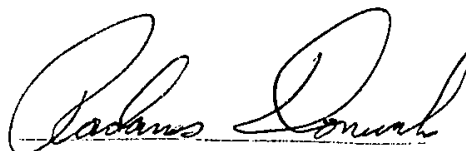
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96 JUN 18 PM 2:51
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

STATE OF FLORIDA

COUNTY OF DADE

BEFORE ME, a notary public authorized to take acknowledgements in the state and county set forth above, personally appeared B. ALEXSANDER VELUNZA known to me and known by me to the person who executed the foregoing Articles of Incorporation, and he acknowledge before me that he executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the state and county aforesaid, this 17th day of June, 1996.



Notary Public, State of Florida

My Commission Expires:



RODARDO DOMESTICO
Notary Public, State of Florida
CC 400004
My Commission Expires July 12, 1999