

896 000 0 6 0979

Chapter Number Only

7-19-96 Consuelo F.

Consuelo Fernandez

Requester's Name

5404 W. Flagler Rd. 2nd Fl.

Address

Miami, FL 33134

City

State

ZIP

Phone

443-2088

VALIDATION ONLY

FILED
JUL 22 1996
TALLAHASSEE, FLORIDA

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CORPORATION(S) NAME

Nortgate Consumer Credit Counseling Service, Inc.

FILED
JUL 22 1996
TALLAHASSEE, FLORIDA

Empire Toll Free: 1-800-432-3028

<input checked="" type="checkbox"/> Profit	<input type="checkbox"/> Amendment	<input type="checkbox"/> Merger
<input type="checkbox"/> NonProfit	<input type="checkbox"/> Dissolution	<input type="checkbox"/> Mark
<input type="checkbox"/> Foreign	<input type="checkbox"/> Annual Report	<input type="checkbox"/> Other
<input type="checkbox"/> Limited Partnership	<input type="checkbox"/> Reservation	<input type="checkbox"/> Change of Registered Agent
<input type="checkbox"/> Reinstatement	<input type="checkbox"/> Photo Copies	<input type="checkbox"/> Certificate Under Seal
<input checked="" type="checkbox"/> Certified Copy	<input type="checkbox"/> Call When Ready	<input type="checkbox"/> Call If Problem
<input type="checkbox"/> Call When Ready	<input type="checkbox"/> Will Wait	<input type="checkbox"/> After 4:30
<input checked="" type="checkbox"/> Walk In	<input type="checkbox"/> Will Wait	<input type="checkbox"/> Pick Up
<input type="checkbox"/> Walk In	<input type="checkbox"/> Will Wait	<input type="checkbox"/> Mail Out

Name
Availability
Document
Examiner
Updater
Verifier
Acknowledgment
W.P. Verifier

CERTIFIED COPY

P. CHESSEH

JUL 22 1996

ARTICLES OF INCORPORATION
OF
MORTGAGE CONSUMER CREDIT COUNSELING SERVICE, INC.

FILED
95 JUL 22 PM 12:22
TALLAHASSEE, FLORIDA

ARTICLE I-NAME

The name of this Corporation is MORTGAGE CONSUMER CREDIT COUNSELING SERVICE, INC.

ARTICLE II-DURATION

The corporation shall have a perpetual existence.

ARTICLE III-PURPOSE

The purpose of this Corporation is to engage in any activities or business permitted under the Laws of the United States and Florida, more specifically, to conduct business in the mortgage industry.

And, in general, to carry on any other business whatsoever in connection with the foregoing or which is calculated, directly or indirectly, to promote the interest of the corporation or to enhance the value of its properties.

And, further, to borrow or raise money for any purpose of the company, and to secure the same interest, or for other purposes, to mortgage all or any part of the property corporeal or incorporeal rights or franchises of this company now owned or hereinafter acquired, and to create, issue, draw and accept and negotiate bonds and mortgages, bills of exchange, promissory notes or other obligations or negotiable instruments.

ARTICLE IV-CAPITAL STOCK

The maximum number of shares which this Corporation is authorized to have outstanding at any time is 500 shares of common stock having a par value of \$1.00 per share.

ARTICLE V-INITIAL REGISTERED OFFICE AND AGENT

The initial registered office and principal office of this Corporation shall be 16740 N.W. 81 AVENUE, MIAMI, FL 33016 and the initial registered agent of this Corporation shall be JOHN PENA whose address is 16740 N.W. 81 AVENUE, MIAMI, FL 33016 who upon accepting this designation agrees to comply with the provisions of Section 48.091, Florida Statutes as amended from time to time, with respect to keeping an office open for service of process.

ARTICLE VI-BOARD OF DIRECTORS

The initial Board of Directors shall consist of ONE (1) members. The number of directors may be increased or decreased from time to time by vote of the stockholders, but in no case shall the number of directors be less than one (1) nor more than five (5). The names and addresses of the directors and officers constituting the initial Board of Directors are:

Name

Address

JOHN PENA
DIRECTOR/PRESIDENT &
SECRETARY

16740 N.W. 81 AVENUE
MIAMI, FL 33016

ARTICLE VII-INCORPORATOR

The name and street of address of the person signing these Articles of Incorporation is:

Name
JOHN PENA

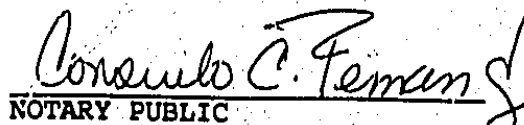
Address
16740 N.W. 81 AVENUE
MIAMI, FL 33016


JOHN PENA

FILED
96 JUL 22 PM 12:22
NOTARY PUBLIC
TALLAHASSEE, FLORIDA

STATE OF FLORIDA)
COUNTY OF DADE) S.S.

The foregoing Articles of Incorporation of MORTGAGE CONSUMER CREDIT COUNSELING SERVICE, INC. were acknowledged before me this 17 day of JULY, 1996, by Incorporator.

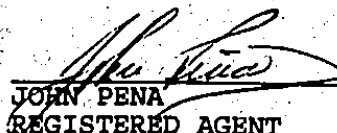

NOTARY PUBLIC

My commission expires:

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for MORTGAGE CONSUMER CREDIT COUNSELING SERVICE, INC. at the place designated in the Articles of Incorporation JOHN PENA agrees to act in this capacity, and agrees to comply with the provisions of Section 48.091 relative to keeping open such office.

Date: 7-17-96


JOHN PENA
REGISTERED AGENT