

196000062977

CABRERA ACCOUNTING SERVICES

5400 GRIFFIN ROAD • DAVIE, FLORIDA 33314 • (305) 587-0710

Florida Department of State
Division of Corporations
P. O. Box 6127
Tallahassee, Florida 32314

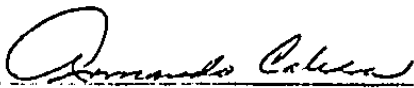
305 587 0710
012/26/96-01067-015
***122.50 ***122.50

Re: Independent Mortgage Staffing, Inc.

To whom it may concern:

Enclosed please find the Articles of Incorporation for
Independent Mortgage Staffing, Inc., together with a
check in the amount of \$ 122.50.

Sincerely,
CABRERA ACCOUNTING SERVICES



Armando Cabrera, PA
July 12, 1996

FILED
95 JUL 26 AM 9:49
TALLAHASSEE, FLORIDA



ARTICLES OF INCORPORATION
OF
INDEPENDENT MORTGAGE STAFFING, INC.

RECORDED
INDEXED
FEB 27 1963
FEB 27 1963

THE UNDERSIGNED SUBSCRIBERS TO THESE ARTICLES OF INCORPORATION, EACH A NATURAL PERSON, COMPETENT TO CONTRACT, HEREBY ASSOCIATE THEMSELVES TOGETHER TO FORM A CORPORATION UNDER THE LAWS OF THE STATE OF FLORIDA.

I.

NAME

THE NAME OF THIS CORPORATION IS: INDEPENDENT MORTGAGE STAFFING, INC.

II.

NATURE OF BUSINESS

THE GENERAL NATURE OF THIS BUSINESS TO BE TRANSACTED BY THIS CORPORATION IS: CONSULTANT

1. TO ENGAGE IN ANY ACTIVITY OR BUSINESS PERMITTED UNDER THE LAWS OF THE UNITED STATES AND OF THE STATE OF FLORIDA.

FURTHER, AND NOT BY WAYS OF LIMITATION OF THE PRECEDING PARAGRAPH:

2. TO MANUFACTURE, PURCHASE, OR OTHERWISE ACQUIRE, AND TO OWN, MORTGAGE, PLEDGE, SELL, ASSIGN, TRANSFER, OR OTHERWISE DISPOSE OF, AND TO INVEST IN, TRADE IN, DEAL IN WITH GOODS, WARES, MERCHANDISE, REAL AND PERSONAL PROPERTY, AND SERVICES, OF EVERY CLASS, KIND, AND DESCRIPTION, EXCEPT THAT IT IS NOT TO CONDUCT A BANKING, SAFE DEPOSIT, TRUST, INSURANCE, SURDITY, EXPRESS, RAILROAD, CANAL, TELEGRAPH, TELEPHONE, OR CEMETERY COMPANIES, BUILDING AND LOAN ASSOCIATION, FRATERNAL BENEFIT SOCIETY, STATE FAIR OR EXPOSITION.

3. TO CONDUCT BUSINESS IN, HAVE ONE OR MORE OFFICES IN, AND BUY, HOLD, MORTGAGE, SELL OR CONVEY, LEASE OR OTHERWISE DISPOSE OF, REAL AND PERSONAL PROPERTY, INCLUDING FRANCHISE, PATENTS, COPYRIGHTS, TRADEMARKS, AND LICENSE, IN THE STATE OF FLORIDA, AND IN ALL OTHER STATES AND COUNTRIES.

4. TO CONTRACT DEBTS AND BORROW MONEY, ISSUE AND SELL, OR PLEDGE BONDS, DEBENTURES, AND NOTES, AND OTHER EVIDENCE OF INDEBTEDNESS, AND EXECUTE SUCH MORTGAGES, TRANSFERS OF CORPORATE PROPERTY, OR OTHER INSTRUMENTS, TO SECURE THE PAYMENT OF CORPORATION INDEBTEDNESS AS REQUIRED.

5. TO PURCHASE THE CORPORATE ASSETS OF ANY OTHER CORPORATION AND ENGAGE IN THE SAME, OR OTHER CHARACTER OF BUSINESS.

6. TO GUARANTEE, ENDORSE, PURCHASE, HOLD, SELL, TRANSFER, MORTGAGE, PLEDGE OR OTHERWISE ACQUIRE, OR DISPOSE OF THE SHARES OF CAPITAL STOCK OF, OR ANY BONDS, SECURITIES, OR OTHER EVIDENCES OF INDEBTEDNESS, CREATED BY ANY OTHER CORPORATION OF THE STATE OF FLORIDA, OR ANY OTHER STATE OF GOVERNMENT, AND WHILE OWNER OF SUCH STOCK, TO EXERCISE ALL OF THE RIGHTS, POWERS AND PRIVILEGES OF OWNERSHIP, INCLUDING THE RIGHT TO VOTE SUCH STOCK.

III.

CAPITAL STOCK

THE MAXIMUM NUMBER OF SHARES OF STOCK THAT THIS CORPORATION IS AUTHORIZED TO HAVE OUTSTANDING AT ANY ONE TIME IS: FIVE HUNDRED SHARES OF COMMON STOCK, HAVING A NOMINAL PAR. VALUE OF: \$ 1.00 (ONE DOLLAR)

IV.

INITIAL CAPITAL

THE AMOUNT OF CAPITAL WITH WHICH THIS CORPORATION WILL BEGIN BUSINESS IS NOT LESS THAN: FIVE HUNDRED DOLLARS

V.

TERM OF EXISTENCE

THIS CORPORATION SHALL EXIST PERPETUALLY.

VI.

ADDRESS

THE INITIAL POST OFFICE ADDRESS OF THE PRINCIPAL OFFICE OF THIS CORPORATION IN THE STATE OF FLORIDA IS: 9330 N.W. 24TH PLACE PEMBROKE PINES, FL 33024. THE BOARD OF DIRECTORS, MAY FROM TIME TO TIME, MOVE THE PRINCIPAL OFFICE OF THE CORPORATION TO ANY OTHER ADDRESS IN THE STATE OF FLORIDA.

VII.

DIRECTORS

THIS CORPORATION SHALL BE EXERCISED BY A BOARD OF ONE (1) OR MORE DIRECTORS INITIALLY. THE NUMBER OF DIRECTORS MAY BE INCREASED OR DIMINISHED, FROM TIME TO TIME, BY BY-LAWS ADOPTED BY THE STOCKHOLDERS, BUT SHALL NEVER BE LESS THAN ONE (1).

VIII.

INITIAL DIRECTORS

THE NAMES AND ADDRESSES OF THE MEMBERS OF THE FIRST BOARD OF DIRECTORS ARE:

| <u>NAME</u> | <u>ADDRESS</u> |
|-------------|---|
| DIANA PINO | 9330 N.W. 24TH PLACE PEMBROKE PINES, FL. 33024 |
| PEDRO PINO | 9330 N.W. 24TH PLACE PEMBROKE PINES, FL. 33024 |

IX.

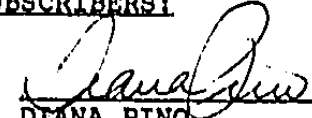
SUBSCRIBERS

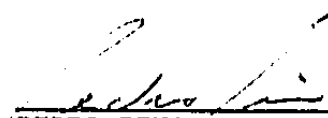
THE NAMES AND ADDRESSES OF EACH SUBSCRIBER OF THESE ARTICLES OF INCORPORATION, THE NUMBER OF SHARES, EACH AGREES TO TAKE AND THE VALUE OF THE CONSIDERATION ARE:

| <u>NAME</u> | <u>ADDRESS</u> | <u>SHARES</u> | <u>CONSIDERATION</u> |
|-------------|---|---------------|----------------------|
| DIANA PINO | 9330 NW 24TH PLACE PEMBROKE PINES, FL. | 250 | \$ 250.00 |
| PEDRO PINO | 9330 NW 24TH PLACE PEMBROKE PINES, FL. | 250 | \$ 250.00 |

THESE ARTICLES OF INCORPORATION, MAY BE AMENDED IN THE MANNER PROVIDED BY LAW. EVERY AMENDMENT SHALL BE ADOPTED BY THE BOARD OF DIRECTORS, PROPOSED BY THEM, TO THE STOCKHOLDERS, AND APPROVED AT A STOCKHOLDER'S MEETING, BY A MAJORITY OF THE STOCK ENTITLED TO VOTE THEREIN, UNLESS ALL DIRECTORS AND ALL THE STOCKHOLDERS SIGN A WRITTEN STATEMENT MANIFESTING THEIR INTENTION THAT A CERTAIN AMENDMENT OF THESE ARTICLES OF INCORPORATION BE MADE.

SUBSCRIBERS:

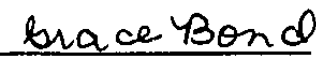

DIANA PINO
PRESIDENT/TREASURER


PEDRO PINO
VICE-PRESIDENT/SECRETARY

STATE OF FLORIDA)
) SS:
COUNTY OF BROWARD)

I HEREBY CERTIFY THAT ON THIS DAY, BEFORE ME, AN OFFICER DULY AUTHORIZED IN STATE AND COUNTY NAMED ABOVE TO TAKE ACKNOWLEDGMENTS, PERSONALLY APPEARED: DIANA PINO AND PEDRO PINO, TO ME KNOWN, TO BE THE PERSONS DESCRIBED AS SUBSCRIBERS IN, AND WHO EXECUTED THE FOREGOING ARTICLES OF INCORPORATION, AND ACKNOWLEDGED BEFORE ME THAT THEY SUBSCRIBED THE SAME.

WITNESS, BY MY HAND AND SEAL, IN THE COUNTY OF BROWARD, STATE OF FLORIDA, ON THIS 12TH DAY OF JULY 1996.


NOTARY PUBLIC, STATE
OF FLORIDA, AT LARGE

MY COMMISSION EXPIRES:
MY COMMISSION NUMBER:

GRACE BOND
NOTARY PUBLIC—STATE OF FLORIDA
MY COMMISSION EXPIRES
COMMISSION NUMBER

GRACE BOND
NOTARY PUBLIC—STATE OF FLORIDA
MY COMMISSION EXPIRES 10/21/98
COMMISSION NUMBER CC237491

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE
FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING
AGENT UPON PROCESS MAY BE SERVED.

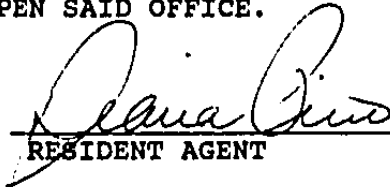
FILED
JAN 14 1968
CLERK OF COURT
JAN 14 1968
JAN 14 1968

IN PURSUANCE OF CHAPTER 48.091, FLORIDA STATUTES, THE
FOLLOWING IS SUBMITTED, IN COMPLIANCE WITH SAID ACT:

FIRST, THAT INDEPENDENT MORTGAGE STAFFING, INC. DESIRING TO
ORGANIZE UNDER THE LAWS OF THE STATE OF FLORIDA WITH IT'S PRINCIPAL
OFFICE, AS INDICATED IN THE ARTICLES OF INCORPORATION, AT CITY OF
PEMBROKE PINES, COUNTY OF BROWARD, STATE OF FLORIDA, HAS NAMED
DIANA PINO, AT 9330 N.W. 24TH PLACE, PEMBROKE PINES, COUNTY
OF BROWARD, STATE OF FLORIDA, AT IT'S AGENT TO ACCEPT SERVICE OF
PROCESS WITHIN THIS STATE.

ACKNOWLEDGMENT:

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE
STATED CORPORATION, AT PLACE DESIGNATED IN THIS CERTIFICATE, WITH
THE PROVISIONS OF SAID ACT TO KEEPING OPEN SAID OFFICE.


RESIDENT AGENT