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FLORIDA DIVISION OF CORPORATIONS

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TO: DIVISION OF CORPORATIONS
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073542003667

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CONTACT: DENIS GAUTHIER
PHONE: (305) 925-0435
(305) 925-0185

FAX #:

NAME: DIRECT MORTGAGE LENDER, INC.

AUDIT NUMBER.....H96000012862

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..0

PAGES..... 3

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**ARTICLES OF INCORPORATION
OF
DIRECT MORTGAGE LENDER, INC.**

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DATE

The undersigned Incorporators hereby execute these Articles of Incorporation in order to form a Corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of the Corporation is: DIRECT MORTGAGE LENDER, INC.

ARTICLE II. NATURE OF BUSINESS

The Corporation may engage in every phase and aspect of real estate. In addition the corporation may invest in real estate, mortgages, stocks, bonds, or any other type of investment, including loan servicing, and own real and personal property. Further, this corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other State, Country, Territory or Nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this Corporation is authorized to have outstanding at any one time is 7,500 shares of common stock having a nominal or par value of \$ 1.00 per share.

ARTICLE IV. TERMS OF EXISTENCE

This Corporation is to exist perpetually.

ARTICLE V. ADDRESS

The initial principal office of this Corporation in the State of Florida is:
978 SW 114TH TERRACE
FT. LAUDERDALE FL. 33325

ARTICLE VI. REGISTERED AGENT

The initial Registered Agent is: GILLES MENARD
978 SW. 114TH. TERRACE
FT. LAUDERDALE FL. 33325

Which is also known as the registered office.

-1-

GILLES MENARD
499 E. Sheridan st.# 310
Dania Fl.33004 TEL.305-925-0435

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ARTICLE VII. DIRECTORS

The Corporation shall have two 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 two. The name and address of the initial directors are:

GILLES MENARD
978 SW. 114TH. TERRACE
FT. LAUDERDALE FL. 33325

DENYSE MENARD
978 SW. 114TH. TERRACE
FT. LAUDERDALE FL. 33325

ARTICLE VIII. EFFECTIVE DATE

These Articles of Incorporation shall be effective upon the Secretary of State accepting and filing these Articles of Incorporation.

ARTICLE IX. PREEMPTIVE RIGHTS

Every Shareholder, upon the sale for cash of any new stock of this Corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE X. INCORPORATORS

The name and address of the persons signing these Articles are:

GILLES MENARD
978 SW. 114TH. TERRACE
FT. LAUDERDALE FL. 33325

DENYSE MENARD
978 SW. 11TH. TERRACE
FT. LAUDERDALE FL. 33325

ARTICLE XI. AMENDMENT

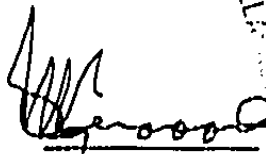
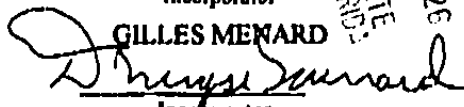
These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the Stockholders, and approved at a Stockholder's meeting by a majority of the stock entitled to vote thereon, unless all of the Directors and all of the Stockholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

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IN WITNESS WHEREOF, we have hereunto set our hands and seal, acknowledged and filed the foregoing Articles of Incorporation under the laws of the State of Florida this 12TH day of SEPTEMBER 1996

STATE OF FLORIDA)
:SS
COUNTY OF BROWARD)


Incorporator
GILLES MENARD

Incorporator
DENYSE MENARD

FILED
SEP 16 PM 12:26
STATE OF FLORIDA
ALLEN COUNTY

I hereby certify that on this day, before me, a Notary Public duly authorized in the State and County named above, to take acknowledgments, personally appeared:

GILLES MENARD & DENYSE MENARD

known to me to be the person described as Incorporator of and who executed the foregoing Articles of Incorporation, and acknowledged before me that he subscribed to those Articles of Incorporation.

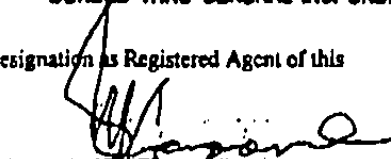
WITNESS my hand and official seal in the State and County named above this 12TH day of SEPTEMBER 1996

My Commission Expires:


Notary Public, State of Florida at large.

DENIS GAUTHIER
NOTARY PUBLIC, STATE OF FLORIDA
MY COMMISSION EXP. JUNE 24 1997
NO. CC 297272
BONDED THRU GENERAL INS. UND.

I, GILLES MENARD by execution hereof, accept the designation as Registered Agent of this Corporation


GILLES MENARD

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