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TO: DIVISION OF CORPORATIONS

FAX #: (904)922-4001

FROM: EMPIRE CORPORATE KIT COMPANY

ACCT#: 072450003255

CONTACT: RAY STORMONT

PHONE: (305)541-3694

FAX #: (305)541-3770

NAME: S.E. TITLE LOANS & CONSULTING, INC.

AUDIT NUMBER.....H96000013781

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

CERT. OF STATUS..0

PAGES..... 5

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ARTICLES OF INCORPORATION
OF
S.E. TITLE LOANS & CONSULTING, INC.

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The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby associates himself to form a corporation under the laws of the State of Florida.

ARTICLE I

NAME: The name of this corporation is:

S.E. TITLE LOANS & CONSULTING, INC.

ARTICLE II

PURPOSES AND POWERS: The general nature of business to be transacted by the corporation is as follows:

1. The corporation may engage in any activity of business which is permitted under the laws of the State of Florida.
2. 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.

Prepared by:

Norman S. Levin, P.A.
1120 S. Federal Highway, Suite 2
Ft. Lauderdale, FL 33316
Telephone: (305)522-6333
Fla. Bar No.: 372595

3. And, further, to borrow or raise money for any purposes of the company,

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stockholders, but shall never be less than one (1).

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ARTICLE VII

DIRECTORS: The name and address of the first Board of Directors of these Articles of Incorporation are as follows:

FRED ALBANO
8549 N. Campanelli Drive
Plantation, FL 33322

The name and address of the original officers are as follows:

FRED ALBANO
8549 N. Campanelli Drive
Plantation, FL 33322

ARTICLE VIII

INCORPORATORS AND SUBSCRIBERS: The Incorporator and Subscriber to all of the capital shares of the corporation shall be as follows:

FRED ALBANO

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 stockholders entitled to vote thereon.

ARTICLE IX

REGISTERED AGENT: That NORMAN S. LEVIN, P.A., 1120 South Federal Highway, Suite #2, Fort Lauderdale, Florida 33316, is hereby named Registered Agent for this corporation to be its agent and to accept service of process within the

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

ARTICLE III

CAPITALIZATION: The maximum number of shares of stock this corporation is authorized to have outstanding at any time is FIVE HUNDRED (500) shares of common stock, having par value of ONE DOLLAR (\$1.00) per share.

ARTICLE IV

INITIAL CAPITAL: The amount of capital with which this corporation will begin business is FIVE HUNDRED AND NO/100 (\$500.00) DOLLARS.

ARTICLE V

PRINCIPAL PLACE OF BUSINESS: S.E. TITLE LOANS & CONSULTING, INC. shall have its principal place of business at 4560 N.E. Dixie Highway, Oakland Park, Florida.

The Board of Directors may, from time to time, move the principal office to any other office within the State of Florida, as the said corporation may desire.

ARTICLE VI

DIRECTORS: This corporation shall have one (1) director initially; the number of Directors may be increased from time to time by the laws adopted by the


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State of Florida.

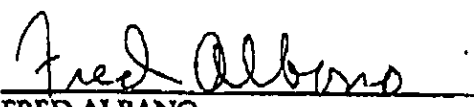
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ACKNOWLEDGMENT

Having been named to accept service of process for S.E. TITLE LOANS & CONSULTING, INC., at the place designated in this Article, I hereby accept to act in this capacity, and agree to comply with the provisions of said act relative to keeping open said office.


NORMAN S. LEVIN for
NORMAN S. LEVIN, P.A.
Registered Agent

I, THE UNDERSIGNED, being the original Subscriber to the capital stock hereinabove named for the purpose of forming a corporation for profit to do business both within and without the State of Florida, do hereby name, subscribe, acknowledge and file this Certificate, hereby declaring and certifying that the facts herein stated are true and accordingly have hereunto set my hand and seal this 1 day of October, 1996.


FRED ALBANO

STATE OF FLORIDA

SS:

COUNTY OF BROWARD

I HEREBY CERTIFY that on this day before me, a Notary Public, duly authorized

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In the State and County named above, to take acknowledgments, personally appeared, FRED ALBANO, to me known to be the person who subscribed to the forgoing Articles of Incorporation, and he acknowledged to me that he did subscribe hereto for the uses and purposes therein mentioned and set forth.

WITNESS my hand and official seal in the State and County above set forth this

1 day of October, 1996.


NOTARY PUBLIC, State of Florida

My commission expires:



NORMAN S. LEVIN
My Commission OC844592
Expires Apr. 18, 2000

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TALLAHASSEE, FLORIDA

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