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FLORIDA DIVISION OF CORPORATIONS
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TO: DIVISION OF CORPORATIONS

FAX #: (904)922-4001

FROM: FAS-T CORP. AGENTS, INC.
CONTACT: LIDIA FERNANDEZ
PHONE: (305)599-0839

ACCT#: 071001002335

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NAME: PINCH-A-PENNY MORTGAGE CORP.

AUDIT NUMBER.....H96000015434

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

CERT. OF STATUS..0

PAGES..... 3

CERT. COPIES.....1

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

OF

PINCH-A-PENNY MORTGAGE CORP.

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be: **PINCH-A-PENNY MORTGAGE CORP.**

The principal place of business of this corporation shall be: 4315 N.W. 167th St.
Miami, Fl 33055

ARTICLE II NATURE OF BUSINESS Mailing Address:
4528 NW 163rd St.
Miami, Fl 33054-4016

This corporation may engage in or transact 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 aggregate number of shares of stock and its par value that this corporation is authorized to have outstanding at any one time is: 100 Shares at \$1.00 Par Value.

ARTICLE IV TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE V OFFICERS DIRECTORS

The name(s) and street address(es) of the initial officer(s) and director(s), if any, who shall hold office the first year of the corporation's existence or until their successor(s) is(are) elected, is(are):

PRESIDENT: Viviana Freitas 4315 N.W. 167th St.
Miami, Fl 33055

V/PRESIDENT: Maria C. Sukowiecki 4315 N.W. 167th St.
Miami, Fl 33055

Prepared by: Viviana Freitas
4315 N.W. 167th St.
Miami, Fl 33055
(305) 623-9636

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The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

Viviana Freitas 4315 N.W. 167th St.
Maria C. Bukowiecki Miami, Fl 33055

The undersigned has(have) executed these Articles of Incorporation this

01 day of November, 19 96

Wm. F. Fitch Pres

Signature/Title

C. B. Webb V.P.

Signature/Title

Signature/Title

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**CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE**

Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the state of Florida, submits the following statement in designating the registered office/registered agent, in the state of Florida.

1. The name of the corporation is: PINCH-A-PENNY MORTGAGE CORP.

2. The name and address of the registered agent and office is:

Viviana Freitas
(NAME)

4315 N.W. 167th St.
(P.O. BOX NOT ACCEPTABLE)

Miami, FL 33055
(CITY/STATE/ZIP)

SIGNATURE

Viviana Freitas
(corporate officer)

TITLE

President

DATE

11/1/96

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

SIGNATURE

Viviana Freitas

DATE

11/1/96

REGISTERED AGENT FILING

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