

P96000090345
OCT 10, 1996

Secretary of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

Re: Delta Mortgage Corporation, Inc.
(name of corporation)

400001983504--6
-10/23/96--01015--013
****122.50 ****122.50

Gentlemen:

Enclosed please find the original and one copy of Articles of Incorporation, together with my check in the amount of \$122.50.

This represents the cost of the Filing Fees, Certified Copy of Articles of Incorporation and Fee for Registered Agent Designation for the above named corporation.

Very truly yours,

Raul Perez
(individual's name)

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
96 NOV -4 PM 2:01

Int. Financial Corp
(name of corporation)

MAILING ADDRESS OF CORPORATION		
2441 SW 114 Ave		
Davie FL 33325		
PHONE		
(954) 423-8554		
Area Code	Number	Ext.

612-
W96-226661

8/11/96



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
96 NOV -4 PM 2:04

October 24, 1996

INT. FINANCIAL CORP.
ATTN: RAUL PEREZ
2141 SW 114 AVENUE
DAVIE, FL 33325

SUBJECT: DELTA MORTGAGE CORPORATION
Ref. Number: W96000022661

We have received your document for DELTA MORTGAGE CORPORATION and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The registered agent and registered office listed in your articles of incorporation must be consistent throughout the document.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6973.

Claretha Golden
Document Specialist

Letter Number: 196A00049199

*Note: Please do the filing as corrected.
Thank you.*

ARTICLES OF INCORPORATION

of DELTA MORTGAGE CORPORATION

(name of corporation)

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

The name of the corporation is:

ARTICLE I - CORPORATE NAME
DELTA MORTGAGE CORPORATION

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
96 NOV 14 PM 2:04

ARTICLE II - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue ONE THOUSAND shares (1000) of ONE Dollar(s) (\$1.00) par value Common Stock, which shall be designated "Common Shares."

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The principal office, if known, or the mailing address of the corporation is:

NAME	DELTA MORTGAGE CORPORATION		
ADDRESS	7105 WEST 12TH AVENUE # 4		
CITY	HIALEAH	FLORIDA	ZIP 33014

The name and street address of the Initial Registered Agent of this Corporation is:

NAME	MICHELLE LAPIANA		
ADDRESS	7105 WEST 12TH AVENUE # 4		
CITY	HIALEAH	FLORIDA	ZIP 33014

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have TWO (2) directors initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial director(s) of the corporation are as follows:

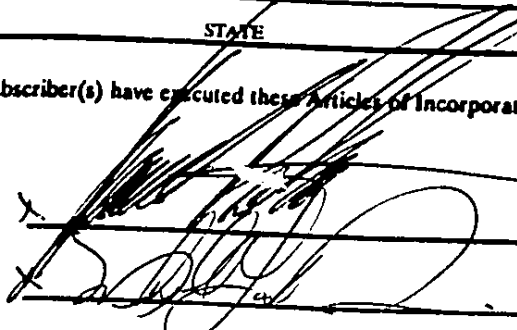

NAME	GERARDO PATRICIO		
ADDRESS	8515 NW 176TH ST.		
CITY	MIAMI	STATE FLORIDA	ZIP 33015
NAME	MICHELLE LAPIANA		
ADDRESS	8222 NW 200TH TER		
CITY	MIAMI	STATE FLORIDA	ZIP 33015
NAME			
ADDRESS			
CITY		STATE	ZIP

ARTICLE VII - INCORPORATORS

The names and addresses of the incorporators signing these Articles of Incorporation are as follows:


NAME	GERARDO PATRICIO		
ADDRESS	8515 NW 176TH ST.		
CITY	MIAMI	STATE	FLORIDA
NAME	MICHELLE LAPIANA	STATE	FLORIDA
ADDRESS	8222 NW 200TH TER	ZIP	33015
CITY	MIAMI	STATE	FLORIDA
NAME		STATE	FLORIDA
ADDRESS		ZIP	33015
CITY		STATE	FLORIDA
		ZIP	

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 18TH day of OCTOBER, 1996.

 (Seal)
 (Seal)
____ (Seal)

STATE OF FLORIDA)
COUNTY OF DADE) SS

before me, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared: GERARDO PATRICIO AND MICHELLE LAPIANA



Signature

FL DL# P362 280 65 096 0
Form of Identification
FL DL# L150 540 69 708 0
Form of Identification

Form of Identification

known to me and known to be the person(s) who executed the foregoing Articles of Incorporation, who acknowledged before me that THEY executed these Articles of Incorporation, that I relied upon the form of identification of the above named person as indicated opposite each name, and that an oath (was)(was not) taken.



OFFICIAL NOTARY SEAL
RAUL PEREZ
NOTARY PUBLIC, STATE OF FLORIDA
My Commission Expires Feb. 26, 1998
COMMISSION No. CC 18897A

Witness my hand and official seal in the County and State last aforesaid this 18TH day of OCTOBER, 1996.



Notary Public

**CERTIFICATE AND ACKNOWLEDGEMENT
OF REGISTERED AGENT**

CERTIFICATE OF REGISTERED AGENT

OF

DELTA MORTGAGE CORPORATION

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
96 NOV -4 PM 2:04

(name of corporation)

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted:

The above corporation, desiring to organize under the laws of the State of Florida with
its registered office as indicated in the Articles of Incorporation

at 7105 WEST 12TH AVENUE # 4

HIALEAH, FLORIDA 33014

has named MICHELLE LAPIANA

located at the aforesaid address, as its Registered Agent to accept service of process
within this state.

ACKNOWLEDGEMENT

Having been named as Registered Agent to accept service of process for the above
stated corporation at the place designated in this certificate, and being familiar with
the obligations of that position, I hereby accept to act in this capacity, and agree to
comply with the provisions of Florida Law in keeping open said office.



(registered agent)