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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

FAX #: (305)716-0346

NAME: A.C MORTGAGE GOURP, INC.

AUDIT NUMBER.....H96000016160

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

CERT. OF STATUS..1

PAGES..... 5

CERT. COPIES.....0

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ARTICLES OF INCORPORATION

of

A.C MORTGAGE GROUP, INC.

WE, the undersigned, hereby associate ourselves for the purpose of becoming a corporation under the laws of the State of Florida, and under the statute of the State of Florida providing for the formation, rights, privileges, immunities and liabilities of incorporating for profit, it is:

ARTICLE I

THE NAME OF THE CORPORATION SHALL BE:

A. C MORTGAGE GROUP, INC.

ARTICLE II

The corporation shall engage in any activity or business permitted under the laws of the State of Florida and of the United States of America.

ARTICLE III

The maximum number of shares which the corporation is authorized to issue and have outstanding at any one time is 500 shares of common stock, and which common stock shall be of no par value - (shall have a par value of \$ 1.00 per share).

All stock is to be issued as fully paid and exempt from assessment.

ARTICLE IV

The pledge, sale, transfer or other disposition of the capital stock may be governed and restricted by the By-Laws or written agreement amongst the stockholders which shall be on file in the office of the offices of the corporation so named in Article VII herein.

The By-Laws may provide for cumulative voting by stockholders at all elections of the directors of the corporation.

Prepared by: Remberto Cabrera, Sr.

4011 W. Flagler St. #402
(305) 649-6255

Miami, Fl 33134

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ARTICLE V

The amount of capital with which this corporation may begin business shall not be less than Five Hundred (\$500.00) Dollars.

ARTICLE VI

The existence of the corporation is perpetual.

ARTICLE VII

The initial post office address and registered offices of the corporation in the State of Florida shall be 4011 West Flagler St. #402, Miami, FL 33134

The Board of Directors may from time to time move the principal offices to any other address within the State of Florida. The registered agent is: Remberio Cabrera, Sr., Address: 4011 W. Flagler St. #402, Miami, FL.

ARTICLE VIII

The business of the corporation shall be managed by a Board of Directors consisting of not less than (2) nor more than (5) directors. A quorum for the holding of a meeting of the Board of Directors, and for the transaction of any business properly carried out by the directors on behalf of the corporation, shall consist of a majority of the members thereof. But, the directors, by unanimous consent in writing, included in the minutes of the corporation, may consent to the doing of any act and such consent in writing shall have the same force and effect as though a formal meeting had been held pursuant to call being duly made and as though the said act had been completed and authorized at a meeting at which a quorum had been present, and/or such duties may be delegated to an "Executive Committee".

ARTICLE IX

The names and post-office addresses of the members of the first Board of Directors and slate of corporate officers are as follows:

<u>NAME:</u>	<u>TITLE</u>	<u>ADDRESS</u>
Henry Herrera	President	7401 NW 35 Ct., Lauderhill, FL. 33319
Luis Alonso Gaviria	Secretary/ Treasurer	2441 SE Morningside Blvd. Port St. Lucie, FL. 34952

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ARTICLE X

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The names and post office addresses of the subscribers to the Articles of Incorporation, and the number of shares of stock that they agree to take are as follows:

<u>NAME:</u>	<u>ADDRESS</u>	<u>SHARES</u>	<u>CASH VALUE</u>
Henry Herrera	7401 NW 35 Ct., Lauderhill, Fl. 33319	166 1/3	\$166.33
Luis Alonso Gaviria	2441 SE Morningside Blvd. Port St. Lucia, Fl. 34952	166 1/3	\$166.33
Ramberto Cabrera, Sr.	8340 SW 154 Ave. #60 Miami, Fl. 33193	166 1/3	\$166.33

ARTICLE XI

The stock of the corporation may be issued pursuant to the provisions under § 1244 of the Internal Revenue Code in order for the stockholders of the corporation may receive the benefits thereunder.

IN WITNESS WHEREOF: We have hereunto set our hands and seals this

22nd day of October, 1996.

x  (SEAL)
Henry Herrera

 (SEAL)
Luis Alonso Gaviria

 (SEAL)
Ramberto Cabrera, Sr.

STATE OF FLORIDA:

COUNTY OF Dade

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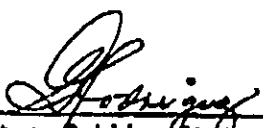
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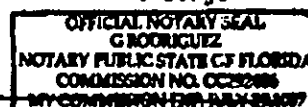
I hereby certify that on this day personally appeared before me, an officer duly authorized to take acknowledgments and administer oaths in the State of Florida, Henry Herrera, Luis Alonso Gaviria and Remberto Cabrera, Sr.

to me well known to be the persons described in and who executed the foregoing Articles of Incorporation, and who acknowledged before me that they executed the same freely and voluntarily for the purpose therein expressed.

WITNESS: my hand and official seal this 22nd day of October, 1996, at Miami, County of Dade, State of Florida.


Notary Public, State of Florida at Large

My Commission Expires:



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The following is submitted, in compliance with Chapter 40.091, Florida Statutes:

A. C. MORTGAGE GROUP, INC.

a corporation organized (Or organizing) under the laws of the State of
Florida with its principal office at
4011 West Flagler St. #402 in the city of Miami
County of Dade State of Florida
has named Rumberto Cabrera, Sr. located at 4011 West Flagler St.
#402.

(Street Address & Number of Building, P.O. Box address not acceptable)

City of Miami County of Dade

State of Florida, as its agent to accept service of process within this state.

OFFICERS:

NAME

TITLE

SPECIFIC ADDRESS

Henry Herrera (P)

7401 NW 35 Ct., Lauderdale, FL 33319

Luis Alonso Caviria (S) & (T)

2441 SE Morningside Blvd., Port St Lucie
FL 34952

(T)

(V)

DIRECTORS:

SPECIFIC ADDRESS

Henry Herrera

7401 NW 35 Ct., Lauderdale, FL 33319

Luis Alonso Caviria

2441 SE Morningside Blvd., Port St. Lucie, FL 34952

Rumberto Cabrera, Sr.

8340 SW 154 Ave., #60, Miami, FL 33193

By

(Corporate Officer)

ACCEPTANCE:

I agree as Resident Agent to accept Service of Process; to keep office open during prescribed hours; to post my name (and any other officers of said corporation authorized to accept service of process as the above Florida designated address) in some conspicuous place in office as required by Law.

Resident Agent

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