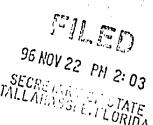
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NEW FILINGS	AMENDMENTS	
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ARTICLES OF INCORPORATION

OF



LA PRESSE FLORIDIENNE INC.

The undersigned incorporator, for the purposes of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be "LA PRESSE FLORIDIENNE INC. ".

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this Corporation is: 721 S.E. 17th Street Ft. Lauderdale, Fl. 33316

ARTICLE III CAPITAL STOCK

The aggregate number of shares which the Corporation is authorized to issue is Ten Thousand (10,000) shares of Common Stock, par value \$ 1.00 per share.

ARTICLE IV PURPOSE

The 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 V INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is: Gilles Menard 721 S.E 17Th Street, Fort Lauderdale, Florida 33316.

ARTICLE VI INCORPORATOR

The name and street address of the incorporator to these Article of Incorporation is:

Gilles Menard 721 S.E. 17th Street, Fort Lauderdale, Florida, 33316

The Corporation shall have one (1) director initially. The number of directors may be either increased or decreased from time to time as provided in the Bylaws of the Corporation, but shall never be less than one (1). The name and address of the initial Directors is Gilles Ménacd will be President and Secretary , he live at 721 S.E. 17th Street Ft. Lauderdale, Fl. 33316

The undersigned has executed these Articles of Incorporation this 11Th day of November, 1996

Gilles Menard, Incorporator

CERTIFICATE DESIGNATING THE ADDRESS

AND AN AGENT UPON WHOM PROCESS MAY BE SERVED

Having been named to accept service of process for Corporation, at the place designated in its Articles of Incorporation, I agree to act in this capacity and to comply with the provisions of Section 607.0505 of the Florida Statutes.

Dated:

November 11, 1996

Gilles Menard Registered Agent



FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

November 4, 1996

GILLES MENARD DIRECT MORTGAGE LENDER INC. 721 SE 17TH STREET FORT LAUDERDALE, FL 33316

The name LA PRESSE FLORIDIENNE INC has been reserved for 120 days beginning November 4, 1996. The reservation number is R96000005237 and this reservation is NONRENEWABLE.

A reservation is not a grant of authority to use the name. It is only a withholding of a name from its availability for use by another. When the proposed document is submitted, the name will **AGAIN** be checked against the records of the Division and if still no conflict exists and all other requirements are fulfilled, the reserved name shall be filed as the entity name.

The Division of Corporations is a ministerial filing office and may not render any legal advice. The Division does not adjudicate the legality of any corporate name or arbitrate disputes between entities. You may wish to review other laws such as common law rights, including rights to a trade name; United States Code, Federal Trademark Act, Section 1051 (Lantham Act); Chapter 495, Florida Statutes, Registration of Trademarks and Service Marks (Florida Trademark Act); and Section 865.09, Florida Statutes (Fictitious Name Act).

If someone else submits the document for filing, it must have a copy of this letter attached.

Should you have any questions regarding this matter, olease telephone (904) 488-9000, the Name Availability Section

Becky McKnight

Letter number: 896A00050485