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ARTICLES OF INCORPORATION

THE SOUTH FLORIDA MORTGAGE DOCTOR, INC.

THE UNDERSIGNED, acting as the Incorporator of a corporation under the CORPORATION ACT of the State of Florida adopts the following Articles of Incorporation for such Corporation.

CORPORATE NAME

The name of this Corporation is:

THE SOUTH FLORIDA MORTGAGE DOCTOR, INC.

NATURE OF CORPORATE BUSINESS

This Corporation is organized for the purpose of transacting any and all lawful business under the laws of the United States and of the State of Florida.

CAPITAL STRUCTURE

The Corporation is authorized to issue and have outstanding at any one time an aggregate number of ONE THOUSAND (1,000) shares of stock having no par value. The consideration to be paid for each share of stock shall be fixed by the Board of Directors.

PREEMPTIVE RIGHTS

Shareholders of the Corporation shall have the preemptive rights to acquire their pro rata share of the Corporation for all issues of any class of stock of the Corporation no matter when authorized, and for whatever consideration is contemplated to be received by the Corporation, including but not limited to cash, other property, services, the acquisition of other corporations' shares or property through merger or the extinguishment of debts. Preemptive rights shall apply to the reissue of all redeemed or otherwise acquired shares, including the reissue of treasury shares.

EXISTENCE

This Corporation shall have perpetual existence.

INITIAL BOARD OF DIRECTORS

The number of Directors constituting the initial Board of Directors of this Corporation is one (1). The number of Directors may be either increased or decreased from time to time by an amendment of the By-Laws but shall never be less than one (1). The names of the original member of the board of Directors is/are:

Suzanne Kalman 4400 N. Federal Highway Suite 210 Boca Raton, Florida 33431

INCORPORATOR

The name and address of the Incorporator executing these Articles of Incorporation is:

Suzanne Kalman 4400 N. Federal Highway Suite 210 Boca Raton, Florida 33431

REGISTERED AGENT AND PRINCIPAL OFFICE

The Corporation's initial Registered Agent and Principal Office in the State of Florida are:

Suzanne Kalman 4400 N. Federal Highway Suite 210 Boca Raton, Florida 33431

AMENDMENT TO ARTICLES

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

Having been named Initial Agent to accept service of process on the Corporation at the Initial Registered Office designated in these Articles of Incorporation, I hereby

accept such appointment and consent to act in such capacity and agree to comply with all the requirements of law pertaining thereto.

Signature of Registered Agent

IN WITNESS WHEREOF, I, the Incorporator have executed these Articles of Incorporation this date:

Signature of Incorporator

STATE OF FLORIDA COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 13th day of <u>December</u>, 1996 by Suzanne Kalman as Incorporator who has produced a Florida Drivers License as identification and who did take an oath.

My commission expires:

RONALD LEWIS My Commission CC476064 Expires Jul. 09, 1999 Bonded by HAI 800-422-1555 Notary Public Ronald Lowis

STATE OF FLORIDA COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this <u>13th</u> day of <u>December</u>, 1996 by Suzanne Kalman, as the Registered Agent who has produced a Florida Drivers License as identification and who did (not) take an oath.

My commission expires:

*

RONALD LEWIS My Commission CC476084 Expires Jul, 09, 1999 Bonded by HAI 800-422-1555

Notary Public

Printed Name: Ronald Lewis

PYFORMSVARTOFING

P96000101093

ATTORNEYS AT LAW
A PARTNERSHIP OF PROFESSIONAL ASSOCIATIONS
THE COURTYARD, SUITE 150
6301 NORTH FEDERAL HIGHWAY
BOCA RATON, FLORIDA 33487

STEVEN A. BELSON, P.A
LLM. TAXATION
RONALD LEWIS, P.A.
ALSO ADMITTED NEW YORK
AND CONNECTICUT BAINS
LISA ANNE HAIDERMOTA, E&Q.
ALSO ADMITTED GEORGIA BAR

TELEPHONE (501) 750-7600 FACSIMILE (501) 995-9988

January 28, 1997

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Secretary of State State of Florida 409 E. Gains Street Tallahassee, FL 32399

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Re: The South Florida Mortgage Doctor, Inc.

Dear Sir/Madam:

Enclosed please find our check in the amount of \$35.00 covering your fees for the filing of the attached Amendment to Articles of Incorporation changing the name of the above referenced corporation.

If you should have any questions concerning this matter or should you require any assistance in any other matter, please feel free to contact me.

Sincerely

Ileana Palomino

Paralegal

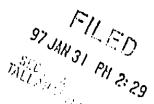
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Enclosures:

N/C

VS FEB 7 1997

ARTICLES OF AMENDMENT TO ARTICLES OF INCORPORATION OF



 THE	SOUTII	FLORIDA	MORTGAGE	DOCTOR,	INC.	Will a
					<u> </u>	
 		(pre:	sent name)			

Pursuant to the provisions of section 607.1006, Florida Statutes, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation:

FIRST: Amendment(s) adopted: (indicate article number(s) being amended, added or deleted)

WE ARE AMENDING THE NAME OF THE CORPORATION TO READ:

FAST HOME MORTGAGES, INC.

SECOND: If an amendment provides for an exchange, reclassification or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself, are as follows: N/A

THIRD:	The date of each amendment's adoption: JANUARY 17, 1997
FOURTI	: Adoption of Amendment(s) (CHECK ONE)
. 0	The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) was/were sufficient for approval.
C	The amendment(s) was/were approved by the shareholders through voting groups. The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):
	"The number of votes cast for the amendment(s) was/were sufficient
	for approval by"
	The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.
C	The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.
Signature	Signed this day 27 of January, 1997. August B. Kalman, 1997. (By the Chairman of Vice Chairman of the Board of Directors, President or other officer if adopted by the shareholders)
	OR
	(By a director if adopted by the directors)
	OR
	(By an incorporator if adopted by the incorporators)
	SUZANNE B. KALMAN Typed or printed name
	Sole Director SHAREHOLDER