

THOMAS J. LONGMAN, P.A.

Certified Public Accountant

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P96000102530

ONE DISCAYNE PLACE
11008 DISCAYNE BLVD.
SUITE 205
MIAMI, FL 33161

November 25, 1996

Corporate Records Bureau
Division of Corporations
Department of State
409 E. Gaines
Tallahassee, Florida 32399

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-12/27/96--01089--002
****122.50 ****122.50

RE: Articles of Incorporation for:
National Home Loan Corporation of MD
3696 N. Federal Hwy., Suite 101
Fort Lauderdale, Fla. 33308

Gentlemen:

Please find enclosed the Articles of Incorporation for **NATIONAL HOME LOAN CORPORATION OF MD**, along with our check in the amount of \$122.50 to cover the costs for filing.

Kindly file the Articles, assign us a charter number and furnish us with a certified copy of the Articles for our corporate stockbook.

Please establish the above named corporation and return certified copy to the undersigned.

Thank you very much for your prompt attention and assistance in this matter. If you have any questions or require any additional information, please call (305) 892-8598.

Very truly yours,

THOMAS J. LONGMAN, P.A.
Certified Public Accountants

FILED
96 DEC 19 AM 10:43
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ma
Enclosures

MEMBER

AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS / FLORIDA INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS
DIVISION FOR CPA FIRMS AICPA

996A00054557

B. REGISTER DEC 5 1996



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

December 10, 1996

THOMAS J LONGMAN, CPA
ONE BISCAYNE PLACE
11098 BISCAYNE BLVD, SUITE 205
MIAMI, FL 33161

SUBJECT: NATIONAL HOME LOAN CORPORATION OF MD
Ref. Number: W96000025465

We have received your document for NATIONAL HOME LOAN CORPORATION OF MD. However, upon receipt of your document no check was enclosed. Please send a check or money order payable to the Department of State for \$122.50. Your document will be retained in our pending file. Please return a copy of this letter to ensure that your check is properly credited.

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) 437-6919.

Beth Register
Corporate Specialist Supervisor

Letter Number: 996A00054557

ARTICLES OF INCORPORATION
OF
NATIONAL HOME LOAN CORPORATION OF MD

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator of this corporation, pursuant to Chapter 607, Florida Statutes, as amended, adopt the following Articles of Incorporation:

ARTICLE I

The name and address of the corporation is **NATIONAL HOME LOAN CORPORATION OF MD**

3696 N. FEDERAL HWY., SUITE 101 FT. LAUDERDALE, FLA. 33308

ARTICLE II

The purpose of this Corporation will be to carry on any business or enterprise which may be exercised by a corporation, organized pursuant to the Florida General Corporation Act.

The corporation has been organized for the purposes of transacting any or all lawful business, and may do any and all things herein mentioned as fully as and to the same extent as a natural person might or could do.

(a) To engage in all aspects of business allowed by law concerning real and personal property;

(b) To purchase, or otherwise acquire, and to own and mortgage, pledge, sell, assign and transfer or otherwise dispose of and to invest, trade, deal in, and deal with goods, wares, merchandise, or other personal property of every class and description whatsoever;

(c) To buy, sell, repair, alter and exchange, let or hire, export and deal in all kinds of articles and things which may be required for the purpose of any of the said businesses, or commonly supplied or dealt in by persons engaged in any such business, or which may seem capable of being profitably dealt with in connection with any of the said businesses; to carry on any lawful business necessary or incidental to the accomplishment of the purpose or objects of the corporation, whether or not such business is similar in nature to the purposes and objects set forth in these Articles.

(d) To borrow money and contract debts when necessary in the purchase or acquisition of real, personal and intangible property, business rights or franchises, or for additional working capital, or for any other object in or about its business affairs and without limit as to amount; to incur debt and to raise, borrow and secure the payment of money in any lawful manner, including the issuance and sale or other disposition of bonds, warrants, debentures, obligations, negotiable and transferable instruments and evidences of indebtedness of all kinds, whether secured by mortgage, pledge, deed of trust or otherwise.

(e) To purchase or otherwise acquire, become interested in, deal in and with, invest in, hold, pledge, sell, mortgage, lend money on, exchange or otherwise dispose of, or realized upon as owner, agent, broker, or factor, all forms of securities, including stocks, bonds, debentures, mortgages, notes, evidences of indebtedness, leases, options, certificates of interest, participation certificates, voting trust certificates evidencing

shares of or interests in common law trusts, trusts and trust estates or associations, certificates of trust or beneficial interest in trusts, mortgages, contracts and other instruments, securities and rights; to investigate and report with respect to, and to undertake, carry on, aid, assist or participate in the liquidation or reorganization of financial, commercial, mercantile, manufacturing, industrial or other business concerns, firms, associations and corporations; to institute, participate in or promote commercial, mercantile, financial and industrial enterprises and operations.

(f) To do any and all things necessary and proper for the accomplishment of the objects enumerated in these Articles of Incorporation or any amendment thereto necessary and incidental to the protection and benefit of the corporation and in general to carry on any lawful business necessary or incidental to the attainment of the objects of the corporation, whether or not such business is similar in nature to the objects set forth herein, it being understood, that the enumeration of specific powers in these Articles of Incorporation will not be deemed to be exclusive, but all other lawful powers conferred by the statutes of the State of Florida are hereby included.

ARTICLE III

This corporation will have perpetual existence unless earlier dissolved pursuant to law.

ARTICLE IV

This corporation is authorized to issue Five Hundred (500) Shares at One DOLLAR (\$1.00) Par Value Common Stock, which

will be designated "Common Shares". The Board of Directors may authorize the issuance of such stock to such persons upon such terms and for such consideration as they may deem appropriate. The consideration may include money or other property, which property shall be received at just valuation to be fixed by the Board of Directors of this corporation. All of such stock, when issued, shall be fully paid for, and exempt from assessment.

ARTICLE V

Each shareholder of any class of stock in this corporation shall be entitled to full preemptive rights to purchase any unissued or treasury share of the corporation and any securities of the corporation convertible into or carrying a right to subscribe to or acquire shares of any unissued or treasury shares.

ARTICLE VI

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

ARTICLE VII

The name and street address of the first Director of this Corporation who shall hold office for the first year or until his successors are chosen shall be:

PATRICK SHANAHAN
3696 N. FEDERAL HWY., SUITE 101
FT. LAUDERDALE, FLA. 33308

ARTICLE VIII

The initial Board of Directors shall consist of One (1) member. The number of directors may be increased or decreased from time to time by a vote of stockholders, but in no case shall the number of Directors be less than One (1).

ARTICLE IX

The street address of the initial registered office of this corporation is:

3696 N. FEDERAL HWY., SUITE 101 FT. LAUDERDALE, FLA. 33308 and the name of the initial registered agent of this corporation is:

PATRICK SHANAHAN

The Board of Directors from time to time may move the registered office to any other address in the State of Florida.

ARTICLE X

The name and street address of the original incorporator of these Articles of Incorporation is:

THOMAS J. LONGMAN C.P.A., P.A.
11098 BISCAYNE BLVD., SUITE 205
MIAMI, FLA. 33161

ARTICLE XI

In the absence of fraud, no contract, or other transaction between this corporation and any other person, corporation, firm, association or partnership shall be affected or invalidated by the fact that any director or officer of this corporation is pecuniarily or otherwise interested in, or is a

director, member or officer of any such other corporation, firm, association or partnership or is a party to or is pecuniarily or otherwise interested in such contract or other transaction, or in any way connected with any person, firm, association, partnership, or corporation pecuniarily or otherwise interested therein. Any director may be counted in determining the existence of a quorum, at any meeting of the Board of Directors of this corporation, for the purpose of authorizing any such contract, or transaction with like force and affect, as if he were not so interested, or were not a director, member or officer of any such other corporation, firm, association or partnership.

ARTICLE XII

Except as otherwise provided by law, the entire voting power for the election of directors and for all other purposes shall be vested exclusively in the holders of the outstanding common shares.

The original incorporators of this Corporation shall have the right, upon its organization, to assign and deliver their subscription of stock to any other person, or to firms or corporations who may hereafter become subscribers to the capital stock of the corporation, who upon acceptance of said assignment, shall stand in lieu of the original incorporators, and assume and carry out all the rights, liabilities and duties entailed by said subscribers, subject to the laws of the State of Florida, and the execution of the necessary instruments of assignment.

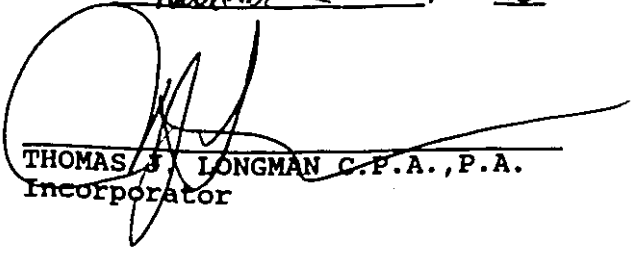
ARTICLE XIII

The corporation shall indemnify any officer or director or any former officer or director, to the full extent permitted by law.

ARTICLE XIV

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.

IN WITNESS WHEREOF, the undersigned, being the original incorporator, for the purpose of forming a corporation to do business both within and without the State of Florida, under laws of Florida, does make and file these Articles, hereby declaring and certifying that the facts stated are true, and does hereunto set his hand and seal this 26 day of NOVEMBER, 1996.

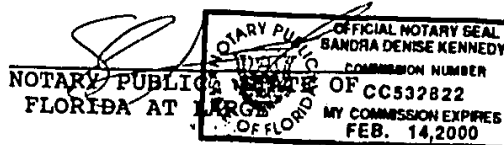

THOMAS J. LONGMAN C.P.A., P.A.
Incorporator

STATE OF FLORIDA)
) <:
COUNTY OF DADE)

BEFORE ME, a Notary Public, authorized to take acknowledgments in the State and County set forth above, personally appeared, Thomas J. Longman who is known to me to be the person described in and who executed the foregoing Articles of Incorporation, and who, being by me first duly sworn on oath, stated and acknowledged before me, that the said Articles are the act and deed of the signer respectively and respectfully, and the facts and matters therein set forth are true and correct.

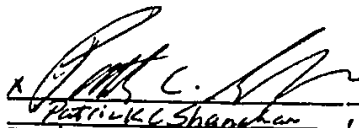
IN WITNESS WHEREOF, I have horeunto set my hand and
affixed my official seal, in the State and County aforesaid, this
26th day of November, 1996.

My Commission Expires:



HAVING BEEN NAMED to accept service of process for the
stated corporation, at the place designated in these Articles of
Incorporation, I hereby agree to act in this capacity, and I
further agree to comply with the provisions of all statutes
relative to the proper and complete performance of my duties.

PATRICK SHANAHAN
3696 N. FEDERAL HWY., SUITE 101
FT. LAUDERDALE, FLA. 33308


Patrick C. Shanahan
Registered Agent

Date: 11/27/96

FILED
96 DEC 19 AM 10:43
SECRETARY OF STATE
TALLAHASSEE, FLORIDA