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CHARLES RESTREPO

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OF COUNSEL

1327 SOUTHEAST SECOND AVENUE
FORT LAUDERDALE, FLORIDA 33316

December 23, 1996

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*****70.00 *****70.00

Department of State
Division of Corporations
Post Office Box 3327
Tallahassee, FL 32314-0327

RE: ABSOLUTE HOME MORTGAGE CORPORATION

Gentlemen:

Enclosed are the original and one (1) copy of Articles of Incorporation for the above name proposed Florida Corporation.

Also enclosed is my firm's check # 1115 in the amount of \$122.50 representing payment of the following:

Filing Fee	\$ 35.00
Registered Agent Designation	\$ 35.00
TOTAL	\$70.00

Please file the enclosed Articles of Incorporation and return a certified copy to the undersigned.

Thank you for your courtesy in this matter.

Very truly yours,
CHARLES RESTREPO ESQUIRE, P.A.


CHARLES RESTREPO, ESQ.
CR/cr
Encls.

FILED
96 DEC 31 AM 10:25
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

1/1/97

ARTICLES OF INCORPORATION
OF
ABSOLUTE HOME MORTGAGE CORPORATION

96 DEC 31 AM 10:25
SECRETARY OF STATE
TALLAHASSEE FLORIDA

FILED

The undersigned, for the purpose of forming a Corporation under Florida General Corporation Act Chapter 607, does hereby adopt the following Articles of Incorporation:

ARTICLE I

The name of the Corporation shall be:

ABSOLUTE HOME MORTGAGE CORPORATION

The address of the principal office of this corporation shall be 1327 S.E. 2nd AVENUE, FT. LAUDERDALE, FL 33316, and the mailing address of the corporation shall be the same.

ARTICLE II

The duration of the Corporation is perpetual.

ARTICLE III

The general purpose for which the Corporation is organized are:

1. To transact any lawful business for which corporations may be incorporated under Florida General Corporation Act
2. To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing

ARTICLE IV

The aggregate number of shares which the Corporation is authorized to issue is One Hundred (100). Such shares shall be of a single class, and shall have a par value of One Dollar (\$1.00) per share.

ARTICLE V

The street address of the initial registered office of the Corporation is 1327 S.E. 2nd AVENUE, FT. LAUDERDALE, FL 33316, and the name of its initial Registered Agent at such address is **CHARLES RESTREPO**.

ARTICLE VI

The business of the Corporation shall be conducted by a Board of Directors, the number of members of which shall, except for the initial Board, be determined by the By-Laws, but shall never be fewer than one (1).

ARTICLE VII

The initial Board of Directors shall consist of two (2) members. The name and street address of the initial Board of Directors, who shall hold office for the first year of the Corporation's existence or until their successors are elected and have qualified are as follows:

NAME

ADDRESS

CHARLES RESTREPO

**3079 NW 72ND AVENUE
MARGATE, FL 33063**

CLAUDIA RESTREPO

**3079 NW 72ND AVENUE
MARGATE, FL 33063**

ARTICLE VIII

The name and address of the Incorporator of this Corporation is as follows:

NAME

CHARLES RESTREPO

ADDRESS

3079 NW 72ND AVENUE
MARGATE, FL 33063

ARTICLE IX

A. The Corporation shall indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending, or completed action, suit or proceeding, whether civil or criminal, administrative or investigative, by reason of the fact that he is or was a Director, Officer, employee or agent of the Corporation, or is or was serving at the request of the Corporation as a Director, Officer, employee, or agent of another corporation, partnership, joint venture, trust, or other enterprise, against expenses (including attorney's fees), judgments, fines and amounts paid in settlement, actually and reasonably incurred by him in connecting with such action, suit or proceeding, including any appeal thereof, if he acted in good faith or in a manner he reasonably believed to be in or not opposed to the best interest of the Corporation, and with respect to any Criminal action or proceeding, if he has no reasonable cause to believe his conduct was unlawful. However, with respect to any action by or in the right of the Corporation to procure a judgment in its favor, no indemnification shall be made in respect of any claim, issue or matter as to which such person is adjudged liable for negligence or misconduct in the performance of his duty to the Corporation unless, and only to the extent that, the Court in which such action or suit was brought determines, on application, that, despite the adjudication of liability, such

person is fairly and reasonably entitled to indemnify in view of all the circumstances of the case. Any indemnification hereunder shall be made only on a determination by a majority of disinterested directors that indemnification is proper in the particular circumstances because the party to be indemnified has met the applicable standard of conduct. Determination of any action, suit, or proceeding by judgment, order, settlement, conviction, or on a plea of nolo contendere or its equivalent, shall not, of itself, create a presumption that the party did not meet the applicable standard of conduct in advance of the final disposition of any action, suit or proceeding, on a preliminary determination the Director, Officer, employee, or agent met the applicable standard of conduct and in receipt of any undertaking by or on behalf of the Director, Officer, employee, or agent to repay such amount, unless it is ultimately determined that he is entitled to be indemnified by the Corporation as authorized in this section.

B. The Corporation shall also indemnify any Director, Officer, employee or agent who has been successful on the merits or otherwise, in defense of any action, suit, or proceeding, or in defense of any claim, issue, or matter therein, against all expenses, including attorney's fees, actually and reasonably incurred by him in connection therewith, without the necessity of an independent determination that such Director, Officer, employee, or agent met any appropriate standard of conduct.

C. The indemnification provided for herein shall continue as to any person who has ceased to be a Director, Officer, employee, or agent, and shall inure to the benefit of the heirs, executors, and administrators of such person.

D. In addition to the indemnification provided for herein, the Corporation shall have power to make any other or future indemnification, except an indemnification against gross negligence or willful misconduct, under any resolution or agreement duly adopted a majority of disinterested directors, or duly authorized by a majority of stockholders.

E. If any expenses or other amounts are paid by way of indemnification, other than by court order or action by the stockholders, the corporation shall not later than the time of delivery to the stockholders of written notice of the next annual meeting, unless such meeting is held within three (3) months from the date of such payment, and, in any event, within fifteen (15) months from the date of such payment, deliver by mail to each stockholder of record at the time entitled to vote for the election of Directors, a statement specifying the persons paid, the amount paid, and the nature and status at the time of such payment of the litigation or threatened litigation.

ARTICLE X

The corporation shall have the power to purchase and maintain insurance on behalf of any person who is or was a Director, Officer, employee, or agent of the Corporation, or who is or was serving at the request of the Corporation as a Director, Officer, employee, or agent, of another corporation, partnership, joint venture, trust, or other enterprise, against any liability asserted against him and incurred by him in any such capacity, or arising out of his status as such, whether or not the corporation would have authority to indemnify him against such liability under the provisions under these Articles, or under law.

ARTICLE XI

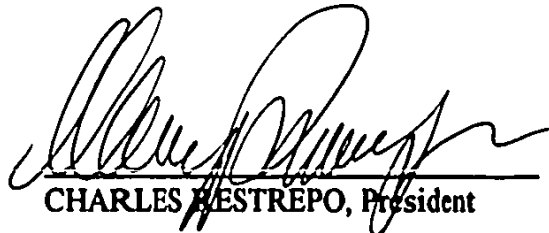
No contract or other transaction between the corporation and one or more of its Directors of any other corporation, firm, association, or entity in which one or more of its Directors or Officers are financially interested, shall be either void or voidable because of such relationship or interest or because such Director or Directors are present at the meeting of the Board of Directors or a Committee thereof which authorizes, approves, or ratifies such contract or transaction or because his or their votes are counted for such purpose, if:

(a) The fact of such relationship or interest is disclosed or known to the Board of Directors or Committee which authorizes, approves, or rectifies the contract or transaction by a vote or consent sufficient for the purpose without counting the votes or consents of such interested Directors; or

(b) The fact of such relationship or interest is disclosed or known to the stockholders entitled to vote and they authorize, approve, or rectify such contract or transaction by vote or written consent; or

(c) The contract or transaction is fair and reasonable, as to the Corporation at the time it is authorized by the Board, a Committee, or the stockholders.

IN WITNESS WHEREOF, the Incorporator hereto has hereunto affixed his hand and seal this the 23 day of Dec, 1996


CHARLES RESTREPO, President

STATE OF FLORIDA

SS

COUNTY OF BROWARD

BEFORE ME, the undersigned authority, personally appeared **CHARLES RESTREPO**, to me well known to be the person described in and who executed the foregoing Articles of Incorporation, and he acknowledged before me that he signed same for the uses and purposes therein expressed. **CHARLES RESTREPO** is personally known to me or has produced _____ as identification.

WITNESS my hand and official seal at Fort Lauderdale, Florida, this the __ day of _____, 1996.

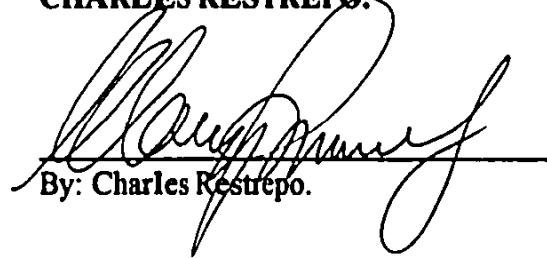
Notary Public, State of Florida

My commission expires:

**ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION**

CHARLES RESTREPO, authorized to transact business in this State, having a business office identical with the registered office of the corporation named above, and having been designated as the Registered Agent in the above and foregoing Articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

CHARLES RESTREPO.



By: Charles Restrepo.

FILED
96 DEC 31 AM 10:25
SECRETARY OF STATE
TALLAHASSEE FLORIDA