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ACCT#: 072450003255

CONTACT: RAY STORMONT

PHONE: (305)541-3694

FAX #: (305)541-3770

NAME: ACCORD MORTGAGE LENDERS, CORP.

AUDIT NUMBER.....H97000000634

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

CERT. OF STATUS..0

PAGES..... 6

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TALLAHASSEE, FLORIDA

1-9-97

ARTICLES OF INCORPORATION

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OF

ACCORD MORTGAGE LENDERS CORP., A FLORIDA CORPORATION

The name of this corporation is:

ACCORD MORTGAGE LENDERS CORP.ARTICLE ONENATURE OF BUSINESS

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

Without limiting any of the purposes, powers and objects of this corporation, it is expressly declared and provided that this corporation shall have power in carrying on its own business, or for the purpose of selling insurance and other related services and accomplishment of any of the purposes or attainment of the objects hereinabove specified, to make and perform contracts of any kind and description and to do any and all other acts and things, and to exercise any and all powers, either as principal, agent or broker, conferred by the Laws of Florida upon corporations, and which a partnership or natural person could do and exercise, and which now or hereafter may be authorized by law.

ARTICLE TWODURATION

This corporation shall have perpetual existence unless sooner dissolved in accordance with the laws of the State of Florida. The date on which corporate existence shall begin is upon the filing of these Articles of Incorporation and upon acceptance by the Secretary of State.

ARTICLE THREECAPITAL STOCK

This corporation is authorized to issue shares of stock as follows:

A. Designation. The stock of this corporation shall be known as Common Stock.

Prepared By: Richard Wasserstein, Esq., 913 Normandy Drive, Miami Beach, FL (305) 866-1455 FLA BAR 604380

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B. Authorized. The maximum number of shares of Common Stock that this corporation may issue is: 100 shares.

C. Par Value. Each share of Common Stock shall have no par value.

D. Consideration. Shares of Common Stock may be issued in exchange for cash, real property, labor or services rendered, or any combination of the foregoing. In the absence of fraud in the transaction, the judgment of the Board of Directors as to the value of any such consideration shall be conclusive.

E. Non-accessibility. Each share of Common Stock shall be issued in exchange for consideration which is at least equal to the par value thereof, and shall be fully paid and non-assessable.

F. Voting Rights. Each share of Common Stock shall entitle the record holder thereof to one vote upon each proposal presented at meetings of the stockholders of the corporation.

G. Dividends. Record holders of Common Stock are entitled to receive their pro-rata share of any dividends that may be declared by the Board of Directors out of assets legally available for such purpose.

H. Liquidation Rights. Holders of Common Stock are entitled, in the event of the liquidation or dissolution of this corporation, to receive their pro-rata share of any assets of this corporation remaining after payment of all corporate debts and obligations.

ARTICLE FOUR

INITIAL REGISTERED OFFICE AND AGENT

The street address of the Initial Registered Office of this corporation is 913 NORMANDY DRIVE, MIAMI BEACH, FLORIDA 33141, and the name of the Initial Registered Agent of this corporation at that address is RICHARD WASERSTEIN.

ARTICLE FIVE

The incorporator for ACCORD MORTGAGE LENDERS CORP., a FLORIDA CORPORATION, is ISAAC R. DOVER, whose address is 913 NORMANDY DRIVE, MIAMI BEACH, FLORIDA 33141. The permanent address of business is 9835 SUNSET DRIVE, SUITE 204, MIAMI, FLORIDA 33173. The street address for the corporation is 9835 SUNSET DRIVE, MIAMI FLORIDA 33173.

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ARTICLE SIXINITIAL BOARD OF DIRECTORS

This corporation shall have initially two director. The number of Directors may be either increased or decreased from time to time by the By-Laws but shall never be less than one Director. The name(s) and address(es) of the initial Director(s) of this corporation is (are):

PRESIDENT & TREASURER: ISAAC R. DOUHE
VICE-PRESIDENT & SECRETARY: ELIAS AZAR
BOTH LOCATED AT 913 NORMANDY DRIVE, MIAMI BEACH, FL 33141

ARTICLE SEVENBY-LAWS

The power to adopt, alter, amend or repeal By-Laws shall be vested either in the Board of Directors or the Shareholders, but the Board of Directors may not amend or repeal any By-Law adopted by shareholders if the shareholders specifically provide such By-Law not subject to amendment or repeal by the directors.

ARTICLE EIGHTPREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro-rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE NINESHAREHOLDER QUORUM AND VOTING

Fifty-One per cent of the shares entitled to vote, represented in person or by proxy, shall constitute a quorum at a meeting of shareholders.

If a quorum is present, the affirmative vote of a majority vote of the shares represented at the meeting and entitled to vote on the subject matter shall be the act of the shareholders.

ARTICLE TENAPPROVAL OF SHAREHOLDERS REQUIRED
FOR MERGER

The approval of the shareholders of this corporation to any plan of merger shall be required in every case, whether or not such

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approval is required by law.

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ARTICLE ELEVEN

DIRECTOR QUORUM AND VOTING

A majority of the Directors shall constitute a quorum for a meeting of Directors.

If a quorum is present, the affirmative vote of a majority of the Directors present, or, if a Director or Directors have abstained from voting because of an interest in the matter to be voted upon, the affirmative vote of a majority of the Directors present and voting, shall be the act of the Board of Directors.

ARTICLE TWELVE

INDEMNIFICATION

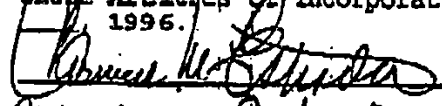
The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

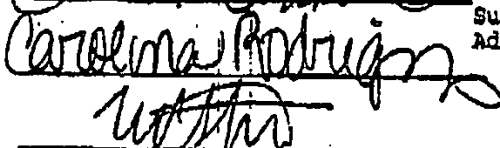
ARTICLE THIRTEEN

AMENDMENT

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

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 21 day of DECEMBER 1996.





Subscriber-ISAAC R. DOUER
Add: 9835 SUNSET DRIVE, STE 204
MIAMI, FL 33173

STATE OF FLORIDA
COUNTY OF DADE)

BEFORE ME, a Notary Public Authorized to take acknowledgements in the State and County set forth above, personally appeared ISAAC R. DOUER known to me and known by me to be the person who executed the foregoing Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and

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affixed my seal in the State and County aforesaid, this 24th
day of Dec. 1996.

My Commission Expires:

NOTARY PUBLIC, STATE OF FLORIDA



Richard Wasserstein
MY COMMISSION # 0000012 EXPIRES
February 8, 2001
BANKER TRUST FIDELITY SECURITIES, INC.

**CERTIFICATE DESIGNATING RESIDENT AND REGISTERED
OFFICE AND RESIDENT AND REGISTERED AGENT AND ACCEPTANCE
OF RESIDENT AND REGISTERED AGENT**

In pursuance of Chapter 607.034, Florida General Corporation Act, the following information is submitted:

First -- ACCORD MORTGAGE LENDERS CORP. That desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation at City of Miami, County of Dade, State of Florida has named RICHARD WASERSTEIN as its Resident and Registered Agent, at 213 NORMANDY DRIVE, MIAMI BEACH, FLORIDA 33141, as its Resident and Registered Office.

Second -- That said Resident and Registered Agent, having been named to accept service of process for the above state Corporation, at the place designated as the Resident and Registered Office in this Certificate, hereby accepts to act in this capacity and agrees to comply with the provision of said Act relative to keeping open said office.

Richard Wasserstein
RICHARD WASERSTEIN, ESQ.
Registered Agent

97 JAN 13 14:10:27
TALLAHASSEE, FLORIDA