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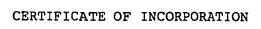
CERTIFICATE OF INCORPORATION

OF

FIRST QUALITY MORTGAGE, INC.

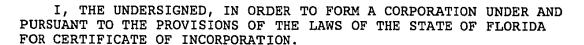
Belkys Brasil 10315 N.W. 201 Lane Mami, Florida 33015

24.Q7



OF

FIRST QUALITY MORTGAGE, INC.



ARTICLE I

NAME OF CORPORATION

THE NAME OF THE PROPOSED CORPORATION SHALL BE:

FIRST QUALITY MORTGAGE, INC.

ARTICLE II

NATURE OF BUSINESS

THE GENERAL NATURE OF THE BUSINESS TO BE TRANSACTED BY THIS CORPORATION SHALL BE SERVICE AND RETAILS AND ANY ACTIVITIES OR BUSINESS PERMITTED UNDER THE LAWS OF THE UNITED STATES AND THE STATE OF FLORIDA.

ARTICLE III

CAPITAL STOCK

THE MAXIMUM NUMBER OF SHARES OF STOCK THAT THE CORPORATION IS AUTHORIZED TO HAVE OUTSTANDING AT ANY ONE TIME IS: 500 SHARES AT \$1.00 PAR VALUE.

ARTICLE IV

INITIAL CAPITAL

THE AMOUNT OF CAPITAL WITH WHICH THIS CORPORATION WILL BEGIN BUSINESS IS NOT MORE THAN FIVE HUNDRED (\$500.00) DOLLARS.

ARTICLE V

TERM OF EXISTENCE

THIS CORPORATION IS TO EXIST PERPETUALLY.



# ARTICLE VI

#### PRINCIPAL PLACE OF BUSINESS

THE INITIAL STREET ADDRESS IN THIS STATE OF THE PRINCIPAL OFFICE OF THIS CORPORATION IS 18339A N.W. 68 AVE. MIAMI, FLORIDA 33015. THE BOARD OF DIRECTORS MAY FROM TIME TO TIME, MOVE THE PRINCIPAL OFFICE TO ANY OTHER ADDRESS IN FLORIDA.

#### ARTICLE VII

# DIRECTORS

THIS CORPORATION SHALL HAVE INITIALLY NOT LESS THAN ONE (1) DIRECTOR. THE NUMBER OF DIRECTORS MAY INCREASED OR DIMINISHED FROM TIME TO TIME BY BY-LAWS ADOPTED BY THE STOCKHOLDERS.

#### ARTICLE VIII

# INITIAL DIRECTOR

THE NAME AND STREET ADDRESS OF THE MEMBERS OF THE FIRST BOARD OF DIRECTORS IS: BELKYS BRASIL

PRESIDENT, TREASURER, AND SECRETARY, LIVING AT 6315 N.W. 201 LANE, MIAMI, FLORIDA 33015

# ARTICLE IX

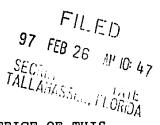
# SUBSCRIBER

THE NAMES AND STREET ADDRESSES OF THE SUBSCRIBERS OF THESE ARTICLES OF INCORPORATION, THE NUMBER OF THE SHARES OF THE STOCK WHICH THEY AGREE TO TAKE, AND THE PAR VALUE THEREFORE ARE:

NAME BELKYS BRASIL	ADDRESS 6315 N.W. 201 LANE MIAMI, FL 33015	SHARES 250	PAR VALUE \$1.00
JOAO BRASIL	6315 N.W. 201 LANE MIAMI, FL 33015	250	\$1.00

ARTICLE X

# REGISTERED AGENT



THE INITIAL DESIGNATION OF THE REGISTERED OFFICE OF THIS CORPORATION SHALL BE 6315 N.W. 201 LANE, MIAMI, FL 33015 AND THE REGISTERED AGENT SHALL BE BELKYS BRASIL

PERSUANT TO FLORIDA STATUTES SECTION 607.164, HAVING BEEN NAMED TO ACCEPT PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THESE ARTICLES OF INCORPORATION, I HEREBY ACCEPT TO ACT IN THIS CAPACITY, AND AGREE TO COMPLY WITH THE PROVISION OF SAID ACT RELATIVE TO KEEPING OPEN SAID OFFICE.

BY:

ARTICLE X

#### **AMENDMENT**

THESE ARTICLES OF INCORPORATION MAY BE AMENDED IN THE MANNER PROVIDED BY LAW. EVERY AMENDMENT SHALL BE APPROVED BY THE BOARD OF DIRECTORS, PROPOSED BY THEM TO THE STOCKHOLDERS, AND APPROVED AT THE STOCKHOLDERS' MEETING BY A MAJORITY OF THE STOCK ENTITLE TO VOTE THEREON, UNLESS ALL THE DIRECTORS AND ALL THE STOCK-HOLDERS SIGN A WRITTEN STATEMENT MANIFESTING THEIR INTENTION THAT A CERTAIN AMENDMENT OF THESE ARTICLES OF INCORPORATION BE MADE.

IN WITNESS WHEREOF, I, THE INCORPORATOR ABOVE NAMED HAVE HEREUNTO SET MY HAND AND SEAL THIS 2/ DAY OF FEB. 1997.

SWORN AND SUBSCRIBED BEFORE ME THIS \_ 2/st DAY OF FEB. 1997.

NOTARY PUBLIC STATE OF FEORIDA

MY COMMISSION EXPIRES:

