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TO: DIVISION OF CORPORATIONS

FAX #: (904)922-4001

FROM: CORPORATE CREATIONS INTERNATIONAL INC.

ACCT#: 073171003004

CONTACT: ~~JOHNNY G. RODRIGUEZ~~

LUIS

PHONE: (305)672-0686

FAX #: (305)672-9110

NAME: PAUL E. GARCIA, P.A.

AUDIT NUMBER.....H97000006431

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

CERT. OF STATUS..1

PAGES..... 4

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TALLAHASSEE, FLORIDA

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ATTN: BRENDA -

THANKS.

(They are licensed mortgage
brokers).

Bm 1124197



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

April 22, 1997

CORPORATE CREATIONS INTERNATIONAL INC.

SUBJECT: PAUL E. GARCIA, P.A.
REF: W97000009209

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

The specific nature of business of the professional association must be stated in the document.

If you have any questions concerning the filing of your document, please call (904) 487-6925.

Brenda Baker
Corporate Specialist

FAX Aud. #: 897000006431
Letter Number: 397A00020483

RE-FAXING:

* PLEASE SEE ARTICLE I.

THANKS.

Division of Corporations - P.O. BOX 6327 - Tallahassee, Florida 32314

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ARTICLES OF INCORPORATION

Article I. Name

The name of this Florida corporation is:
Paul E. Garcia, P.A.

The Corporation is being formed for the practice of mortgage brokerage services and all other activities permitted under applicable law

Article II. Address

The mailing address of the Corporation is:
Paul E. Garcia, P.A.
3195 SW 5th Street
Miami FL 33135

Article III. Registered Agent

The name and address of the registered agent of the Corporation is:
Paul E. Garcia
3195 SW 5th Street
Miami FL 33135

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TALLAHASSEE, FLORIDA

Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is:
Paul E. Garcia

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by applicable law.

Corporate Creations International Inc.
401 Ocean Drive #312 (Door Code 125)
Miami Beach FL 33139-8629
(305) 672-0886

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Article V. Capital Stock

The Corporation shall have the authority to issue 2,000 shares of common stock, par value \$.01 per share.

Article VI. Incorporator

The name and address of the incorporator is:

Corporate Creations International Inc.
401 Ocean Drive #312 (Door Code 125)
Miami Beach FL 33139-6629

Article VII. Corporate Existence

The corporate existence of the Corporation shall begin effective April 21, 1997

The undersigned incorporator executed these Articles of Incorporation on
April 21, 1997

Corporate Creations International Inc.

By: 

Luis A. Uriarte Vice President

Corporate Creations International Inc.
401 Ocean Drive #312 (Door Code 125)
Miami Beach FL 33139-6629
(305) 672-0686

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**CERTIFICATE OF DESIGNATION
REGISTERED AGENT/OFFICE**

CORPORATION:

Paul E. Garcia, P.A.

REGISTERED AGENT/OFFICE:

Paul E. Garcia
3195 SW 5th Street
Miami FL 33135

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I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.



Paul E. Garcia
by L.A. Uriarte as attorney-in-fact

Date: April 21, 1997

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