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Law Office of
Jeffrey J. Pardo
Attorney and Counselor at Law

May 2, 1997

Division of Corporations
Florida Secretary of State
P.O. Box 6327
Tallahassee, Florida 32314

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-05/07/97--01067--005
****122.50 ****122.50

In Re: Mortgage Loans Incorporated

Dear Director McKinnon,

Enclosed herewith please find an original and one original copy of the Articles of Incorporation for Mortgage Loans Incorporated. In addition, please find check in the sum of \$122.50 to cover the following:

filing fee	\$ 35.00
certified copy at	\$ 52.50
resident fee at	\$ 35.00
Total	\$ 122.50

Please file these Articles of Incorporation, assign it a charter number, and return a certified copy of the Articles to my office at your earliest convenience.

Thanking you for your courtesy and cooperation with this matter, I am

Sincerely yours,

Jeffrey J. Pardo, legal assistant
JEFFREY J. PARDO
Encl. a/s

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 MAY -7 AM 9:43

Don 5/12

8181 N.W. 36th Street, Suite 21-A • Miami, Florida 33166
Phone: (305) 592-6412 Fax: (305) 592-6415

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DIVISION OF CORPORATIONS
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ARTICLES OF INCORPORATION
FOR
MORTGAGE LOANS INCORPORATED

We, the undersigned, hereby associate ourselves together for the purpose of becoming a corporation for profit under the laws of the State of Florida, and do hereby certify that we have become such corporation under and pursuant to the following Articles of Incorporation.

I.

The name of the corporation in Mortgage Loans Incorporated.

II.

The general nature of the business to be transacted by said corporation shall be as follows:

1. To provide business and personal services of every kind permitted by law.

2. And for the purpose of carrying on the aforesaid business to buy, sell and convey property, both real and personal, as the same shall be necessary, and generally, to do all things that may be necessary to the conducting of said business.

3. To rent, maintain and construct in whole or in part, offices and buildings for the corporation.

4. To acquire all or any part of the good will, rights, property and business of any person entity, partnership, association or corporation; to pay for the same in cash or in stocks, bonds, notes, mortgages or other obligations of the corporation or otherwise; to hold, utilize and in any manner dispose of the whole or any part of the rights and property so acquired, and to assume in connection therewith any liabilities of any such person, entity, partnership, association or corporation and conduct in any lawful manner the whole or any part of the business so acquired.

5. To purchase, lease or otherwise acquire real estate necessary to the operations of this corporation; to buy, lease, build, erect, equip, operate, maintain and sell such real estate and to construct, install, lease, own and operate telephone exchanges in buildings owned or operated.

6. To conduct any of the business of the corporation, either as principal, agent or factor, or in any other manner, or any other basis permitted by law.

7. The foregoing clauses shall each be construed as purposes, objects and powers and it is hereby expressly provided that the enumeration herein of specific purposes, objects and powers shall not be held to limit or restrict in any manner the general powers of the corporation; and the matters expressed in each clause shall, except as expressly otherwise provided, be in no ways limited by reference to or inference from terms of any other clause, but shall be regarded as independent purposes, objects and powers.

III.

The maximum number of shares of stock that this corporation is authorized to have issued and outstanding at any time is five hundred thousand (500,000) shares of \$.01 par value. Said stock may be issued by the corporation either for cash, wholly or in part, for labor, services, contracts, mortgages, chosen in action or action or property of any kind, nature or description whatsoever, at a valuation to be fixed by the Board of Directors, which valuation, in their judgment, shall seem adequate; and the vote or consent of the stock holders shall not be necessary for such issue. When this consideration fixed by the Board of Directors for said stock has been fully paid and delivered, any and all shares so issued therefore shall be fully paid stock and not subject to any further call or assessment thereon.

IV.

The minimum amount of capital with which this corporation does hereby begin business shall be and is the sum of Five Hundred (\$500.00) Dollars.

V.

The duration of the corporation is perpetual.

VI.

The principal office of this corporation shall be and is located at 4948 S.W. 32 Way, Hollywood, Florida 33312, with the privilege of having branch offices at other places.

VII.

The number of its directors is to be not less than one (1) nor more than eleven (11). Directors need not be stockholders.

VIII.

The names and post office addresses of the first Board of Directors, who, subject to the provisions of these Articles of Incorporation, the By laws of this corporation and the laws of Florida, shall hold office for the first year of the corporation's existence, or until their successors are elected and have qualified, are as follows:

Dolly Cabrera-Urbe/President-Treasurer
4948 S.W. 32 Way
Hollywood, Fl. 33312

Miguelina Alba/Vice President-Secretary
4948 S.W. 32 Way
Hollywood, Fl. 33312

IX.

The names and post office addressees of each subscriber of these Articles of Incorporation and a statement of the number of shares of stock which each agrees to take in the corporation are as follows, the proceeds of which shall amount to at least \$500.00:

Dolly Cabrera-Urbe
4948 S.W. 32 Way
Hollywood, Fl. 33212
50,000 shares

The officers of this corporation shall be a President, a Vice President, a Secretary, a Treasurer and such officers, agents and factors shall be chosen in such manner, hold their officers for such powers and duties as may be prescribed by the By laws or determined by the Board of Directors. Any person may hold two or more offices except that the President shall not be the Secretary or Assistant Secretary of the corporation.

This corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation in the manner now or hereafter prescribed by law, and all rights conferred on stockholders herein are granted subject to this reservation.

IN WITNESS WHEREOF , we the undersigned subscribing incorporators have hereunto set our hands and seals, this 2nd day of May, 1997, for the purpose of forming this corporation under the laws of the State of Florida and we hereby make and file in the office of the Secretary of State of the State of Florida, these Articles of Incorporation and certify that the facts therein are true.

MORTGAGE LOANS INCORPORATED

By: Dolly Uribe
Dolly Cabrera-Urbe
Incorporator

STATE OF FLORIDA

COUNTY OF DADE

The foregoing instrument was acknowledged before me this 2th day of May, 1997 by Dolly Cabrera-Urbe, who is personally know to me.

Iraida Del Castillo
Notary Public/Iraida Del Castillo

IRAIDA DEL CASTILLO
Notary Public, State of Florida
My Comm. expires June 21, 1997
No. CC296277

X.

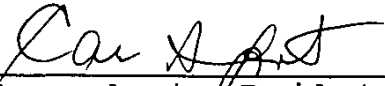
Certificate designating place of business or domicile for the service of process within Florida and naming agent upon whom process may be served:

In compliance with Section 48.091, Florida Statutes, the following is submitted:

Carmen Aponte
8181 N.W. 36th Street
Suite 21-A
Miami, Florida 33166

as its agent to accept service of process within Florida.

Having been named to accept service of process for the above named corporation, at the place designated in this certificate, I hereby agree to act in this capacity and further agree to comply with the provisions of all of the statutes relative to the proper and complete performance of my duties.



Carmen Aponte Resident Agent

May 2, 1997

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