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TO: DIVISION OF CORPORATIONS FAX #: (904)922-4001  
FROM: CORPORATE CREATIONS INTERNATIONAL INC. ACCT#: 073171003004  
CONTACT: ~~JOHN G. RODRIGUEZ~~ *Luis*  
PHONE: (305)672-0686 FAX #: (305)672-9110  
NAME: FINANCIER CONSULTANTS, P.A.  
AUDIT NUMBER.....H97000010166  
DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.  
CERT. OF STATUS..1 PAGES..... 4  
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## ARTICLES OF INCORPORATION

EFFECTIVE DATE

6-19-97

### Article I. Name

The name of this Florida corporation is:  
Financier Consultants, P.A.

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

### Article II. Address

The mailing address of the Corporation is:  
Financier Consultants, P.A.  
3050 SW 5th Street  
Miami FL 33135

### Article III. Registered Agent

The name and address of the registered agent of the Corporation is:  
Luis Morera  
3050 SW 5th Street  
Miami FL 33135

### Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is:

Luis Morera

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 33139-6629  
(305) 872-0686

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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

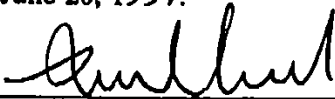
The name and address of the incorporator is:

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

Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on June 19, 1997.

The undersigned incorporator executed these Articles of Incorporation on June 20, 1997.



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CORPORATE CREATIONS INTERNATIONAL INC.  
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:**

**Financier Consultants, P.A.**

**REGISTERED AGENT/OFFICE:**

**Luis Morera  
3050 SW 5th Street  
Miami FL 33135**

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.



**LUIS MORERA**

**by L.A. Uriarte as attorney-in-fact**

**Date: June 20, 1997**

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Miami Beach FL 33139-6829  
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