

7/28/97

FLORIDA DIVISION OF CORPORATIONS
PUBLIC ACCESS SYSTEM
ELECTRONIC FILING COVER SHEET

5/12 PM

P97000065171

((H97000012301 2)))

TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: CORPORATE CREATIONS INTERNATIONAL INC.

ACCT#: 073171003004

CONTACT: JOHNNY C RODRIGUEZ

PHONE: (305)672-0686

Luis

FAX #: (305)672-9110

NAME: MORTGAGE AUDITING AND REDUCTION SERVICES, IN

AUDIT NUMBER.....H97000012301

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

CERT. OF STATUS..1

PAGES..... 4

CERT. COPIES.....0

DEL.METHOD.. FAX

EST.CHARGE.. \$78.75

NOTE: PLEASE PRINT THIS PAGE AND USE IT AS A COVER SHEET. TYPE THE FAX
AUDIT NUMBER ON THE TOP AND BOTTOM OF ALL PAGES OF THE DOCUMENT

** ENTER 'M' FOR MENU. **

ENTER SELECTION AND <CR>:

EFFECTIVE DATE

7-28-97

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 JUL 29 AM 8:17

5/27/29

H97000012301

ARTICLES OF INCORPORATION

Article I. Name

The name of this Florida corporation is:
Mortgage Auditing and Reduction Services, Inc.

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 JUL 29 AM 8:17

Article II. Address

The mailing address of the Corporation is:
Mortgage Auditing and Reduction Services, Inc.
242 Avenue L
Delray Beach FL 33483

EFFECTIVE DATE

7-28-97

Article III. Registered Agent

The name and address of the registered agent of the Corporation is:
Kenneth L. Minerley, Esq.
980 North Federal Highway, Suite 205
Boca Raton FL 33432

Article IV. Board of Directors

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

Lynn Thomas
Thomas Thomas

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.

Kenneth L. Minerley | FL Bar Member 521840
Bloch & Minerley, P.L.
980 North Federal Highway, Suite 205
Boca Raton FL 33432
561-362-6699

H97000012301

Copyright © 1993-1997 CC

H97000012301

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

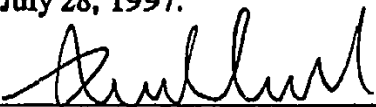
The name and address of the incorporator is:

Kenneth L. Minerley
Bloch & Minerley, P.L.
980 North Federal Highway, Suite 205
Boca Raton FL 33432

Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on July 28, 1997.

The undersigned incorporator executed these Articles of Incorporation on July 28, 1997.



KENNETH L. MINERLEY
by L.A. Uriarte as attorney-in-fact

Kenneth L. Minerley | FL Bar Member 521840
Bloch & Minerley, P.L.
980 North Federal Highway, Suite 205
Boca Raton FL 33432
561-362-6699

H97000012301

Copyright © 1993-1997 CO

H97000012301

**CERTIFICATE OF DESIGNATION
REGISTERED AGENT/OFFICE**

CORPORATION:

Mortgage Auditing and Reduction Services, Inc.

REGISTERED AGENT/OFFICE:

Kenneth L. Minerley, Esq.
980 North Federal Highway, Suite 205
Boca Raton FL 33432

FILED STATE
SECRETARY OF CORPORATIONS
DIVISION OF CORPORATIONS
97 JUL 29 AM 8:17

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.



KENNETH L. MINERLEY, ESQ.
by L.A. Uriarte as attorney-in-fact

Date: July 28, 1997

Kenneth L. Minerley | FL Bar Member 521840
Bloch & Minerley, P.L.
980 North Federal Highway, Suite 205
Boca Raton FL 33432
561-382-6699

H97000012301

Copyright © 1993-1997 CO