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DATE: 08/18/97

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 AUG 21 PM 4:16

SECRETARY OF STATE
CORPORATION DIVISION
STATE OF FLORIDA TALLAHASSEE, FLORIDA 32304

RE: MORTGAGE SERVICE OF AMERICA, INC.
(Name of Corporation)

GENTLEMEN:

ENCLOSED HERewith ARE THE ARTICLES OF INCORPORATION TOGETHER
WITH A COPY OF SAID ARTICLES FOR MORTGAGE SERVICE OF AMERICA, INC.
(Name of Corporation)

AND OUR CHECK IN THE AMOUNT OF \$ 78.75

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*****78.75 *****78.75

RESPECTFULLY SUBMITTED,

ROBERT CASIMIR
(Individual's Name)

MORTGAGE SERVICE OF AMERICA, INC.
(Name of Corporation)

PLEASE FORWARD ALL CORRESPONDENCE TO THE FOLOWING
ADDRESS:

C/O M.T.C. & COMPANY
2463 NORTH STATE RD # 7
LAUDERHILL, FL. 33313

8-21-97
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CERTIFICATE OF INCORPORATION

MORTGAGE SERVICE OF AMERICA INC.

We, the undersigned, natural persons competent to contract, hereby associate ourselves together in order to form a corporation for purposes hereinafter stated, under and pursuant to the provisions of an act of the legislature of the State of Florida, approved June 1, 1925, and acts amendatory thereto, do hereby subscribe to this Certificate of Incorporation.

ARTICLE I

The name of this corporation shall be:

MORTGAGE SERVICE OF AMERICA, INC.

ARTICLE II

The corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III

Capital Stock

The amount of the total authorized Capital Stock of the Corporation to have outstanding at any time shall be one hundred (100) shares and Five Dollar (\$5.00) per value. The whole or any part of the capital stock of the corporation shall be payable in lawful money of the United States of America, or property, labor or services at a just valuation as shall be fixed by the Directors.

ARTICLE IV

Capital Stock

The amount of capitol with which this corporation will begin business shall be the sum of not less than FIVE HUNDRED (\$500.00) DOLLARS.

ARTICLE V

This corporation shall exist perpetually unless sooner dissolved according to law.

ARTICLE VI

Location

The Street, Address, City, County and State in which the principal office of the Corporation is to be located is:

2463 North State Rd 7 Lauderhill Fl 33313.

The board of Directors may from time to time designate such other address and place for the principal office of this Corporation as it may see fit.

ARTICLE VII

Board of Directors

The Board of Directors shall consist of not less than one (1) nor more than three (3) directors. The number of directors may be increased or diminished from time to time by the By-Laws, but shall never be less than one(1)

ARTICLE VIII

The names and street addresses of the members of the first Board of Directors of this Corporation are as follows:

ROBERT CASIMIR

2463 NORTH STATE ROAD 7
LAUDERHILL FL. 33313

ARTICLE IX

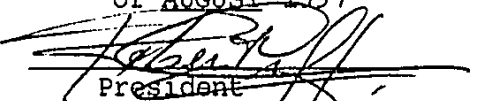
The names and post office address of each subscriber of this Certificate of Incorporation and the number of shares of stock each subscriber agrees to take are as follows:

<u>Name</u>	<u>Address</u>	<u>Shares</u>	<u>Cash</u> <u>Value Paid</u>
Robert Casimir	2463 N. State rd 7 Lauderhill, Fl 33313	100	\$500

ARTICLE X

The corporate existence of this corporation shall begin on the date the Articles of Incorporation are filed of record.

IN WITNESS WHEREOF, the undersigned, ROBERT CASIMIR, (both) being natural person(s), competent to contract, have hereunto set his(their) hand(s) and seal(s) this 18TH day of AUGUST 1997


President

0256-476-50-2207-0
fid.

STATE OF FLORIDA)

)SS

COUNTY OF _BROWARD)

BEFORE ME, the undersigned Notary Public of the State of Florida personally appeared ROBERT CASIMIR to me well known and known to me to be the individual(s) described in and who executed the foregoing Articles of Incorporation, and he (they) acknowledged before me that they executed the same freely and voluntarily for the purpose therein expressed.

WITNESS my hand and official seal this 19th day of AUGUST 1997



Barbara Terrell
My Commission CC841040
Expires June 05, 2001

A handwritten signature in cursive script, appearing to read "Barbara Terrell", written over a horizontal line.

Notary Public, State of Florida

(NOTARY SEAL)

My Commission Expires:

6-5-01

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE
FOR THE SERVICE OF PROCESS WITHIN THIS STATE,
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

FIRST: That MORTGAGE SERVICE OF AMERICA, INC., INC. desiring to organize under the Laws of the State of Florida with its principal offices as indicated in the Articles of Incorporation, in the City of FORT LAUDERDALE, County of BROWARD, State of Florida, has named ROBERT CASIMIR, located at 2463 NORTH STATE ROAD 7 LAUDERHILL, FLORIDA 33313 as its agent to accept services of process within this State.

ACKNOWLEDGEMENT

Having been named to accept services of process for the above stated corporation, at the place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping open said office.

By: 
SIGNATURE

Resident Agent

Name: ROBERT CASIMIR

Address: 2463 NORTH STATE ROAD 7
LAUDERHILL, FLORIDA 33313

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