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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: EMPIRE CORPORATE KIT COMPANY
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NAME: FIRST STEP ORTGAGE COMPANY

AUDIT NUMBER.....H97000016980

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

CERT. OF STATUS..0

PAGES.....4

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ARTICLES OF INCORPORATION

of

FIRST STEP MORTGAGE COMPANY
(name of corporation)

The undersigned subscriber(s) to these Articles of Incorporation, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I - CORPORATE NAME

The name of the corporation is:

FIRST STEP MORTGAGE COMPANY

ARTICLE II - DURATION

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

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue five hundred shares (500) of one Dollar(s) (\$ 1) par value Common Stock, which shall be designated "Common Shares".

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the Initial Registered Agent office and the name of the Initial Registered Agent at that office is:

NAME	<u>PAUL STONE</u>		
ADDRESS	<u>1200 ALI BABA AVE</u>		
CITY	<u>OPA LOCKA</u>	FLORIDA	ZIP <u>33054</u>

The principal office, if known, or the mailing address of the corporation is:

NAME	<u>FIRST STEP MORTGAGE COMPANY</u>		
ADDRESS	<u>PO BOX 550165</u>		
CITY	<u>FORT LAUDERDALE</u>	FLORIDA	ZIP <u>33355</u>

PAUL STONE CPA (954)293-3733
1616 MIRA VISTA CIRCL
WESTON, FLA 33327

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TALLAHASSEE, FLORIDA

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ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have Two (2) directors initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial director(s) of the corporation are as follows:


NAME	<u>PAUL STONE</u>		
ADDRESS	<u>1616 MIRA VISTA Circle</u>		
CITY	<u>WRESTON</u>	STATE	<u>FL</u> ZIP <u>33327</u>
NAME	<u>ROBERT KUWIATKOSKI</u>		
ADDRESS	<u>7111 SW 15 ST.</u>		
CITY	<u>Pembroke Pines</u>	STATE	<u>FL</u> ZIP <u>33023</u>
NAME	_____		
ADDRESS	_____		
CITY	_____	STATE	_____ ZIP _____

ARTICLE VII - INCORPORATORS

The names and addresses of the incorporators signing these Articles of Incorporation are as follows:

NAME	<u>PAUL STONE</u>		
ADDRESS	<u>1616 MIRA VISTA Circle</u>		
CITY	<u>WRESTON</u>	STATE	<u>FL</u> ZIP <u>33327</u>
NAME	<u>ROBERT KUWIATKOSKI</u>		
ADDRESS	<u>7111 SW 15 ST.</u>		
CITY	<u>Pembroke Pines</u>	STATE	<u>FL</u> ZIP <u>33023</u>
NAME	_____		
ADDRESS	_____		
CITY	_____	STATE	_____ ZIP _____

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 10 day of Oct 1997

 (Seal)
 _____ (Seal)
 _____ (Seal)

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**CERTIFICATE AND KNOWLEDGEMENT
OF REGISTERED AGENT**

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**CERTIFICATE OF REGISTERED AGENT
OF**

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FIRST STEP MORTGAGE COMPANY
(name of corporation)

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted:
The above corporation, desiring to organize under the laws of the State of Florida with
its registered office as indicated in the Articles of Incorporation

at 1200 ALI-BABA AVENUE
OPALOCKA, FLORIDA 33054

has named PAUL STONE

located at the aforesaid address, as its Registered Agent to accept service of process within
this state.

ACKNOWLEDGEMENT

Having been named as Registered Agent to accept service of process for the above stated
corporation at the place designated in this certificate, and being familiar with the obliga-
tions of that position, I hereby accept to act in this capacity, and agree to comply with the
provisions of Florida Law in keeping open said office.



(registered agent)