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10/22/97

FLORIDA DIVISION OF CORPORATIONS
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TO: DIVISION OF CORPORATIONS

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FROM: ACE INDUSTRIES, INC.
CONTACT: PAM FRIEDMAN
PHONE: (305) 358-2571

ACCT#: 070744001530

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NAME: FLORIDA MORTGAGE CONSULTANTS & INVESTMENTS, INC.
AUDIT NUMBER.....H97000017521
DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.
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ARTICLES OF INCORPORATION

Article 1: Name of Corporation FLORIDA MORTGAGE CONSULTANT & INVESTMENT, INC.
Address of Corporation 801 NORTHEAST 125th STREET
NORTH MIAMI, FLORIDA 33161

Article 2: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 100, with a par value of \$1.00. (PAR VALUE is NOT REQUIRED).

Article 3: REGISTERED AGENT MICHAEL H. DURDUNJI
and 2750 NE 183rd STREET #1102
REGISTERED OFFICE: AVENTURA, FLORIDA 33160

I am familiar with and hereby accept the duties and responsibilities as registered agent for said corporation

[Signature] 10/21/97
Signature of Registered Agent Date

Article 4: The Board of Directors are: (Board of Directors is NOT REQUIRED)
First listed is President. Second is Vice-President. Then, sec/treasurer
1. MICHAEL H. DURDUNJI

2750 NE 183rd STREET #1102
AVENTURA, FLORIDA 33160

Article 5: The Name and Address of the INCORPORATOR is:

MICHAEL DURDUNJI
2750 NE 183rd STREET #1102
AVENTURA, FLORIDA 33160

In witness whereof I have subscribed my name

[Signature]
Signature of Incorporator

MICHAEL DURDUNJI

H97-17521

Prepared by:

ace INDUSTRIES, INC.

64 NW 11th Street

Miami, FL 33136

305-358-2571

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