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ACCOUNT NO. : 072100000032

REFERENCE : 583362 148904A

AUTHORIZATION :

COST LIMIT : \$ PPD

ORDER DATE: October 30, 1997

ORDER TIME : 8:40 AM

ORDER NO. : 583362-005

CUSTOMER NO: 148904A

CUSTOMER: Mr. Dennis L. Reeber
REEBER & LIVIGNE ASSOCIATES,
INC.
2185 N. Powerline Road, S.w.

Pompano Beach, FL 33069-1206

DOMESTIC FILING

NAME: ADVANTAGE LOANS, INC.

600002333546--0
-10/30/97--01010--020
****122.50 ****122.50

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Deborah Schroder

EXAMINER'S INITIALS:

FILED
97 OCT 30 AM 10:18
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RECEIVED
97 OCT 30 AM 10:00
TALLAHASSEE, FLORIDA
DIVISION OF CORPORATIONS

SN OCT 30 1997

ARTICLES of INCORPORATION
OF
ADVANTAGE LOANS, INC.

FILED
97 OCT 30 AM 10:18
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned Incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

ADVANTAGE LOANS, INC.

The principal place of business of this corporation shall be 2780 Northeast 7th Avenue Pompano Beach Florida 33064; and the mailing address shall be the same.

ARTICLE II. NATURE of BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida, or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1000 shares of common stock having \$.10 par value per share.

ARTICLE IV. ADDRESS

The street address of the initial registered office of the corporation shall be 2780 Northeast 7th Avenue

Pompano Beach, Florida 33064; and the initial registered agent of the corporation is Manuel Fernandez.

ARTICLE V. TERM of EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business affairs of the corporation managed under the direction of its Board of Directors subject to any limitation set forth in these Articles of Incorporation. This corporation shall have one Director, initially. The name and street address of the initial members of the Board of Directors are:

Manuel Fernandez, Director
2780 Northeast 7th Avenue
Pompano Beach, Florida 33064

ARTICLE VII. INCORPORATOR

The name and street address of the incorporators to these Articles of Incorporation is:

Manuel Fernandez, President
2780 Northeast 7th Avenue
Pompano Beach, Florida 33064

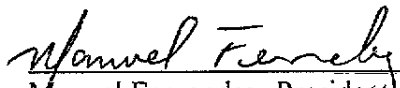
ARTICLE VIII. PRIVATE PROPERTY

The private property of the stockholders shall not be subject to payment of the corporate debts to any extent.

ARTICLE IX. INDEMNITY

This corporation may indemnify and insure its officers and directors to the fullest extent permitted by law.

IN WITNESS WHEREOF, I, the undersigned, being the incorporator hereinbefore named, for the purpose of forming a Corporation to do business both within and without the State of Florida, under the laws of Florida, make and file these Articles of Incorporation hereby declaring and certifying that the facts herein stated are true, and hereunto set my hand and seal this 22nd day of October, 1997.


Manuel Fernandez, President

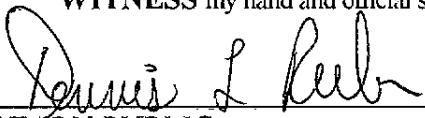
STATE OF FLORIDA
COUNTY OF BROWARD



Dennis L. Reeser
MY COMMISSION # CC816942 EXPIRES
April 26, 2001
BONDED THRU TROY FAIR INSURANCE, INC.

I HEREBY CERTIFY that on this day, before me, a Notary Public duly authorized in the State and County named above to take acknowledgments, personally appeared Manuel Fernandez Incorporator to me known to be the person described as subscriber in who executed the foregoing Articles of Incorporation.

WITNESS my hand and official seal in the County and State named above this 22nd day of October, 1997.




NOTARY PUBLIC

ACCEPTANCE of REGISTERED AGENT DESIGNATED

IN ARTICLES of INCORPORATION

I HEREBY ACCEPT the appointment as the initial registered agent of ADVANTAGE LOANS INC.
made in the foregoing Articles of Incorporation.

 10-27-97
Manuel Fernandez, President DATE

FILED
97 OCT 30 AM 10:18
SECRETARY OF STATE
TALLAHASSEE, FLORIDA