

*Aj's* International INC.  
ACCOUNTING • TAXES • FINANCE

4524 Gun Club Road, #102, W.P.B., FL 33415

407/471-0400

P97000093860

SECRETARY OF STATE  
DIVISION OF CORPORATION  
P.O. BOX 6327  
TALLAHASSEE, FL 32314

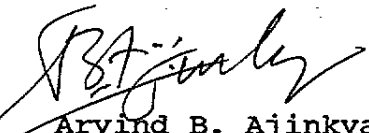
Dear Sir:

Enclosed please find in duplicate the Articles Of Incorporation of MORTGAGE ACCESS, INC.. We would appreciate your cooperation in processing these papers and returning to us, their Charter. We have enclosed a check for the total of \$ 78.75 covering expenses as follows:

Filing Fees.....	\$ 35.00
Registered Agent Designation.....	35.00
Certificate Of Status.....	8.75
Total.....	<u>\$ 78.75</u>

If you need further information please let us know.

Sincerely,

  
Arvind B. Ajinkya  
President

200002335022--4  
-10/31/97-01059-002  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATION  
97 OCT 31 AM 9:07

RP  
11-3-97

**ARTICLES OF INCORPORATION**  
**OF**

MORTGAGE ACCESS, INC.

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS

97 OCT 31 AM 9:07

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopt(s) the following Articles of incorporation.

**ARTICLE I NAME**

The name of the corporation shall be: MORTGAGE ACCESS, INC.

The principal place of business of this corporation shall be:

4524 GUN CLUB ROAD, # 102, WEST PALM BEACH, FL 33415

**ARTICLE II NATURE OF BUSINESS**

This corporation may engage in or transact 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 aggregate number of shares of stock and its value that this corporation is authorized to have outstanding at any one time is: 500 SHARES OF \$ 1.00 EACH

**ARTICLE IV TERM OF EXISTENCE**

This corporation is to exist perpetually.

**ARTICLE V OFFICERS DIRECTORS**

The name(s) and street address(es) of the initial officer(s) and director(s), if any, who shall hold office the first year of the corporation's existence or until their successor(s) is(are) elected, is(are):

JAMES L. WHITING 4524 GUN CLUB ROAD, #102, WEST PALM BEACH, FL 33415

ARTICLE VI INCORPORATOR(S)

The name(s) and street address(es) of the incorporator(s) to this articles of incorporation is(are):

JAMES L WHITING 4524 GUN CLUB ROAD, # 102, WEST PALM BEACH, FL 33415

IN WITNESS WHEREOF, the undersigned incorporator(s) has(have) executed these Articles of Incorporation this 27th day of OCTOBER, 1997.

Signature(s) of Incorporator(s)

James L Whiting

**CERTIFICATE OF DESIGNATION**  
**REGISTERED AGENT/REGISTERED OFFICE**

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS

97 OCT 31 AM 9:07

Pursuant to the provisions of Section 607.325, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation:

MORTGAGE ACCESS, INC.

2. The name and address of the registered agent and office is:

ARVIND B. AJINKYA

4524 GUN CLUB ROAD, # 102,

(P.O. BOX NOT ACCEPTABLE)

WEST PALM BEACH, FL 33415

(CITY/STATE/ZIP)

SIGNATURE

*James P. White*

TITLE

INCORPORATOR

DATE

OCTOBER 27, 1997

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I ACCEPT THE DUTIES AND OBLIGATIONS OF SECTION 607.325, FLORIDA STATUTES.

SIGNATURE

*Arvind B. Ajinkya*

DATE

10.27.97