

P 9700009683

Dean Blake
533 NE 210 Terrace
N Miami Beach FL 33179
(305) 652-7487

FILED

97 NOV 20 AM 9:59

November 17, 1997
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Department of State
Corporate Records/
Division of Corporations
PO Box 6327
Tallahassee FL 32314

100002352971--1
-11/20/97--01068--011
***122.50 ***122.50

Dear Secretary of State:

Enclosed please find one original and a copy of the Articles
of Incorporation for:

Flat Fee Mortgage Corporation

Also find enclosed a check made payable to the Secretary of
State in the amount of \$122.50 which includes the statutory
filing fee. Your assistance in establishing the corporation
to be known as:

Flat Fee Mortgage Corporation

is appreciated.

Respectfully,

Dean Blake
Dean Blake

P. Hall
NOV 24 1997

ARTICLES OF INCORPORATION
OF
Flat Fee Mortgage Corporation FILED

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ARTICLE ONE

The name of the corporation is:

Flat Fee Mortgage Corporation

The principle address of the corporation is:

2122 Tyler Street
Hollywood FL

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE TWO

The period of its duration is:

FOREVER.

ARTICLE THREE

The purpose for which the corporation is organized is the transaction of any or all lawful business for which corporations may be incorporated under the Florida Corporation Act.

ARTICLE FOUR

The aggregate number of shares which the corporation shall have authority to issue is: THREE THOUSAND.

ARTICLE FIVE

The corporation will not commence business until it has received for the issuance of shares, consideration of the value of NO PAR VALUE consisting of money.

ARTICLE SIX

The street address of its initial registered office is:
533 NE 210 Terrace

N Miami Beach FL 33179

and the name of its initial registered agent at such address is:
Dean Blake

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


Dean Blake

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ARTICLE SEVEN

The number of directors constituting the initial board of directors is: ONE

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The name and address of the person or persons, who are to serve as directors until the first annual meeting of the shareholders or until their successors are elected and qualified, are:

NAME	MAILING ADDRESS	SIGNATURE
Dean Blake (305) 652-7487	533 NE 210 Terrace N Miami Beach FL 33179	<i>Dean Blake</i>

ARTICLE EIGHT

The Board of Directors is empowered to make, alter or repeal the Bylaws of the corporation without restriction of their powers conferred by statute.

ARTICLE NINE

The name and address of each incorporator is:

NAME	MAILING ADDRESS	SIGNATURE
Dean Blake (305) 652-7487	533 NE 210 Terrace N Miami Beach FL 33179	<i>Dean Blake</i>