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FILED
97 NOV 24 AM 9:50
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Mon Oct 20, 1997

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-10/22/97--01040--008
*****70.00 *****70.00

Corporate Records Bureau
Division of Corporations
Department of State
P O Box 6327
Tallahassee, Fl 32314

Re: EAST COAST MORTGAGE CORPORATION

Enclosed are original and one copy of the Articles of Incorporation for the above-captioned corporation. Also enclosed is our check in the amount of \$70.00 representing the filing fee.

Sincerely,



Pedro P. Delgado,
Certified Public Accountant

/wp

PEDRO P. DELGADO, C.P.A.
COMPREHENSIVE
business services

1320 SO. DIXIE HIGHWAY, SUITE 220
CORAL GABLES, FLORIDA 33146

W97-24244

594372

F. CHESSEN

DEC 1 1997



FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham
Secretary of State

October 24, 1997

PEDRO P DELGADO CPA
1320 SO DIXIE HWY STE 220
CORAL GABLES, FL 33146

SUBJECT: EAST COAST MORTGAGE CORPORATION
Ref. Number: W97000024244

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

We have received your document for EAST COAST MORTGAGE CORPORATION and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of a name is not acceptable. Please select a new name and make the correction in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6904.

Freida Chesser
Corporate Specialist

Letter Number: 897A00051851

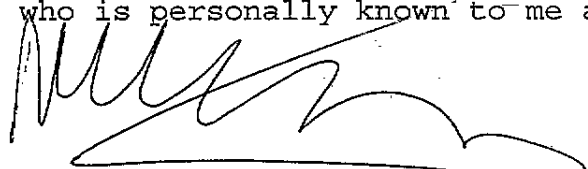
I Iliana Hernandez, do not intend to reinstate East Coast
Mortgage Corporation.


Iliana Hernandez

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

STATE OF FLORIDA }
COUNTY OF DADE }

The foregoing instrument was acknowledged before me this Wed Oct
29, 1997, by ILIANA HERNANDEZ, who is personally known to me and
who did not take an oath.



NOTARY PUBLIC, State of Florida at Large
Pedro P. Delgado
My Commission expires:

OFFICIAL NOTARY SEAL
PEDRO P DELGADO
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION NO. CC606638
MY COMMISSION EXP DEC. 9, 2000

ARTICLES OF INCORPORATION

OF

EAST COAST MORTGAGE CORPORATION

The undersigned subscriber to these Articles of Incorporation is a natural person competent to contract, and executes the same for the purpose of forming a corporation under the laws of the State of Florida.

ARTICLE I - CORPORATE NAME

The name of this corporation is EAST COAST MORTGAGE CORPORATION.

ARTICLE II - DURATION

This corporation shall have perpetual existence.

ARTICLE III - PURPOSE AND POWERS

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 IV - CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any time is ten thousand (10,000) shares of common stock having a par value of One (\$1.00) Dollar per share.

ARTICLE V - INITIAL CAPITAL

This corporation will begin business with at least Five Hundred Dollars (\$500.00) as capital.

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ARTICLE VI - PRINCIPAL OFFICE IN FLORIDA

The initial street address of this corporation in the State of Florida shall be:

3850 S.W. 87 Avenue #301

Miami, Fl 33155

The board of directors may, from time to time, move the principal office to any other address in the State of Florida.

ARTICLE VII - BOARD OF DIRECTORS

This corporation shall have one director initially. The number of directors may be increased or decreased from time to time by the By-Laws adopted by the stockholders, but shall never be less than one.

ARTICLE VIII - PREEMPTIVE RIGHTS

Every shareholder upon the sale for cash of any new stock of this corporation of the same kind, class, or series as that which he already holds, shall have the right to purchase his pro rata share thereof at the price which it is offered to others. The sale of stock by the shareholder shall be limited and governed by a shareholders agreement.

ARTICLE IX - OFFICERS

The name and address of the initial officer(s) of this
-corporation is(are):

Carlos Frank Madan, President

9950 S.W. 20 Street

Miami, 33155

ARTICLE X - SUBSCRIBERS

The name(s) of the person(s) signing these Articles of Incorporation as a subscriber(s), the number of shares he(she) agreed to take and the value of the consideration therefor is(are):

CARLOS FRANK MADAN, 500 SHARES, \$500.00 CONSIDERATION.

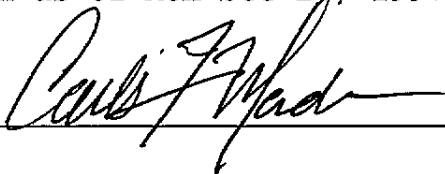
The street address of the above subscriber(s) is(are):

9950 S.W. 20 STREET, MIAMI, FL 33155

ARTICLE XI - INITIAL REGISTERED AGENT

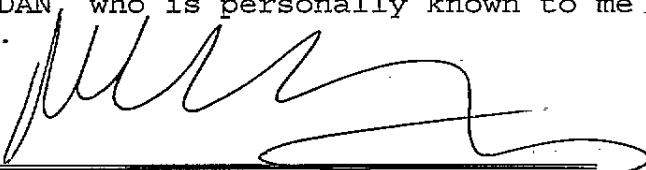
Pursuant to Florida Statue 607.114, EAST COAST MORTGAGE CORPORATION, with its principal office at 3850 S.W. 87 Avenue, Miami, Fl 33155 has named as its initial registered agent PEDRO P. DELGADO, C.P.A., 1320 South Dixie Highway, Suite 220, Coral Gables, Fl 33146.

IN WITNESS WHEREOF, we, as subscribers, have executed the foregoing Articles of Incorporation as of Mon Oct 20, 1997.

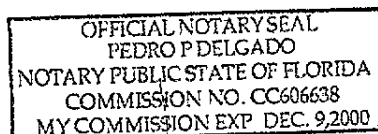
 (SEAL)

STATE OF FLORIDA }
COUNTY OF DADE }

The foregoing instrument was acknowledged before me this Mon Oct 20, 1997, by CARLOS FRANK MADAN, who is personally known to me and who did not take an oath.



NOTARY PUBLIC, State of Florida at Large
Pedro P. Delgado
My Commission expires:



CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS
MY BE SERVED

IN COMPLIANCE WITH SECTION 48.091 FLORIDA STATUTES, THE FOLLOWING
IS SUBMITTED:

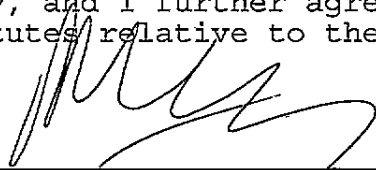
FIRST--That EAST COAST MORTGAGE CORP. desiring to organize or
qualify under the Laws of the State of Florida, with its
principal place of business at City of Miami, State of Florida,
has named PEDRO P. DELGADO, C.P.A., located at 1320 South Dixie
Highway, Suite 220, Coral Gables, Fl 33146, as its agent to
accept service of process within Florida.


CARLOS FRANK MADAN

TITLE PRESIDENT

DATE Mon Oct 20, 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.


PEDRO P. DELGADO-Registered Agent

DATE Mon Oct 20, 1997

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TALLAHASSEE, FLORIDA