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Requestor's Name

CUMMINGS & REGAS

Real Estate Consultants
3015 North Ocean Blvd., Suite 109-A
Fort Lauderdale, Florida 33308

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Office Use Only

CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):

1. _____ (Corporation Name) _____ (Document #)
2. _____ (Corporation Name) _____ (Document #)
3. _____ (Corporation Name) _____ (Document #)
4. _____ (Corporation Name) _____ (Document #)

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97 DEC -3 AM 8:17
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

- ☐ Walk in ☐ Pick up time _____ ☐ Certified Copy
☐ Mail out ☐ Will wait ☐ Photocopy ☐ Certificate of Status

NEW FILINGS	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

F. CHESSEY DEC 5 1997

Examiner's Initials

ARTICLES OF INCORPORATION
OF
QUANTUM MORTGAGE & FINANCIAL SERVICES, INC.

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TALLAHASSEE, FLORIDA

ARTICLE I - NAME

The name of this corporation is **QUANTUM MORTGAGE & FINANCIAL SERVICES, INC.**

ARTICLE II - DURATION

This corporation shall have perpetual existence commencing on the date of the filing of these Articles of Incorporation with the Department of State of Florida.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 500 shares of \$1.00 par value common stock.

William F. Beggs, Esquire
Beggs and Vecchio, Attorneys
PH-A, 2929 East Commercial Boulevard
Fort Lauderdale, Florida 33308
(954)772-5132
Bar No. 154637

ARTICLE V - QUORUM FOR STOCKHOLDERS' MEETINGS

Unless otherwise provided for in the Corporation's By-Laws, a majority of the shares entitled to vote, presented in person or by proxy, shall be required to constitute a quorum at a meeting of shareholders.

ARTICLE VI - INITIAL PRINCIPAL AND REGISTERED OFFICE AND REGISTERED AGENT

The street address of the initial principal office of the corporation is Suite 109-A, 3015 North Ocean Boulevard, Fort Lauderdale, Florida 33308, and the name and address of the initial registered agent of this corporation is Michael George Regas, Suite 109-A, 3015 North Ocean Boulevard, Fort Lauderdale, Florida 33308.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have two (2) Directors initially. The number of Directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one. The names and addresses of the initial Directors are as follows:

<u>NAME</u>	<u>ADDRESS</u>
Michael George Regas	Suite 109-A 3015 North Ocean Boulevard Ft. Lauderdale, FL 33308
Laurie Renee Regas	Suite 109-A 3015 North Ocean Boulevard Ft. Lauderdale, FL 33308

ARTICLE VIII - INCORPORATOR

The name and address of the Corporation's Incorporator is:

<u>NAME</u>	<u>ADDRESS</u>
Michael George Regas	Suite 109-A 3015 North Ocean Boulevard Ft. Lauderdale, FL 33308

ARTICLE IX - INDEMNIFICATION

The corporation shall indemnify its officers, directors, and authorized agents for all liabilities incurred directly, indirectly, or incidentally to services performed for the corporation, to the fullest extent permitted under Florida Law existing now or hereinafter enacted.

ARTICLE X - RESTRICTION OF TRANSFER OF CAPITAL STOCK

Unless otherwise provided in the corporation's by-laws, no shares of the capital stock of this corporation may be transferred without the prior approval of the corporations Board of Directors.

ARTICLE XI - AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles of Incorporation this the 4th day of August, 1997.


Incorporator, MICHAEL GEORGE REGAS

**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR
DOMICILE FOR SERVICE OF PROCESS WITHIN THIS STATE,
NAMING AGENT UPON WHOM SERVICE MAY BE SERVED**

In pursuant of Chapter 48.091, Florida Statutes, the following is submitted,
in compliance with said Act:

That QUANTUM MORTGAGE & FINANCIAL SERVICES, INC., desiring to
organize under the laws of the State of Florida with its principal office as indicated
in the Articles of Incorporation at Suite 109-A, 3015 North Ocean Boulevard, Fort
Lauderdale, Florida 3308, has named MICHAEL GEORGE REGAS, located at Suite
109-A, 3015 North Ocean Boulevard, Fort Lauderdale, Florida 33308, as its agent to
accept service of process within this State.

ACKNOWLEDGMENT

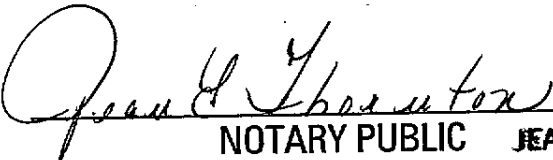
Having been named to accept service of process for the above stated
corporation, at place designated in this Certificate, I hereby accept to act in this
capacity, and agree to comply with the provisions of said Act relative to keeping
open said office.

BY: Michael George Regas
Resident Agent
MICHAEL GEORGE REGAS

STATE OF FLORIDA

COUNTY OF BROWARD

THE FOREGOING INSTRUMENT was acknowledged before me this 15th
day of September 1997, by MICHAEL GEORGE REGAS, who is personally
known to me and who has produced _____ as
identification and who did take an oath.



NOTARY PUBLIC

JEAN E. THORNTON

My Commission Expires:



JEAN E. THORNTON
COMMISSION # CC 470112
EXPIRES AUG 14, 1999
BONDED THRU
ATLANTIC BONDING CO., INC.

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA