THE UNITED STATES CORPORATION

ACCOUNT NO. : 072100000032

REFERENCE: 659569

11364A

AUTHORIZATION :

COST LIMIT :

ORDER DATE : January 6, 1998

ORDER TIME : 5:16 PM

ORDER NO. : 659569-005

CUSTOMER NO: 11364A

Michael Robbins, Cpa CUSTOMER:

ROBBINS & LANDINO, P.A.

222 Southeast 10th Street

4901 N.w. 17th Way

Fort Lauderdale, FL 33316

DOMESTIC FILING

NAME:

-FIRST EQUITY MORTGACE CORP

EFFECTIVE DATE:

XX ___ ARTICLES OF INCORPORATION CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

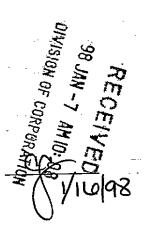
CERTIFIED COPY

___ PLAIN STAMPED COPY

CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Cindy Harris

EXAMINER'S INITIALS:





RESUBMIT

Please give original submission date as file date.

FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

January 12, 1998

CSC NETWORKS 1201 HAYS STREET TALLAHASSEE, FL 32301

SUBJECT: EQUITY FIRST MORTGAGE CORP.

Ref. Number: W9800000354

SECRETARY OF STATE DIVISION OF CORPORATIONS

OR INN -7 PM 3: 07

We have received your document for EQUITY FIRST MORTGAGE CORP. and the authorization to debit your account in the amount of \$70.00. However, the document has not been filed and is being returned for the following:

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) 487-6973.

Claretha Golden Document Specialist

Letter Number: 898A00001586





RESUBMIT

Please give original submission date as file date.

FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

January 7, 1998

CSC NETWORKS 1201 HAYS STREET TALLAHASSEE, FL 32301

SUBJECT: FIRST EQUITY MORTGAGE CORP.

Ref. Number: W98000000354

98.JAN -7 PM 3: 07

We have received your document for FIRST EQUITY MORTGAGE CORP. and the authorization to debit your account in the amount of \$70.00. However, the document has not been filed and is being returned for the following:

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.

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If you have any questions concerning the filing of your document, please call (850) 487-6973.

Claretha Golden Document Specialist

Letter Number: 198A00000835

98 JAN -9 PM 3: 39 DIVISION OF CORPORATION

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ARTICLES OF INCORPORATION

OF

RELIABLE MORTGAGE CORP.

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:

RELIABLE MORTGAGE CORP.

The address of the principal office of this corporation shall be 1220 Buchanan Street, Hollywood, Florida 33019, and the mailing address of the corporation 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 100 shares of common stock having no par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 4901 N.W. 17th Way, Suite 305, Fort Lauderdale, Florida 32301, and the name of the initial registered agent of the corporation at that address is Anthony M. Landino.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. OFFICERS

The name and address of the initial officer of the corporation who shall hold office for the first year of the corporation, or until their successors are elected or appointed are:

Maurice Zoppi Pres.

1220 Buchanan Street Hollywood, Florida 33019

ARTICLE VII. SPECIAL PROVISION

This corporation shall be organized to comply with the provisions of Subchapter S of the Internal Revenue code, 26 U.S.C. 1361 et. seq., and shall take all actions necessary to obtain and maintain its status as an S corporation as defined therein.

ARTICLE VIII. INCORPORATOR

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

Corporation Service Company 1201 Hays Street Tallahassee, Florida 32301

IN WITNESS WHEREOF, the undersigned agent of Corporation Service Company, has hereunto set their hand and seal of Corporation Service Company on January 6, 1998.

CORPORATION SERVICE COMPANY

Its Agent, Karen B. Rozar

LRD/chs

ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN THE ARTICLES OF INCORPORATION

ROBBINS AND LANDINO, P.A., a corporation residing in this state having a business office identical with the registered office of the corporation named below, and having been designated as the Registered Agent in the above and foregoing Articles of Incorporation of:

RELIABLE MORTGAGE CORP.

is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

Anthony M. Landino, Pres.

Robbins and Landino, P.A. 4901 N.W. 17th Way - Suite 305 Fort Lauderdale, Florida 33309