

P98000008580

Comprehensive Business Services, Inc.

398 W. Camino Gardens Blvd.

Suite #109

Boca Raton, FL 33432

561-447-7385

January 22, 1998

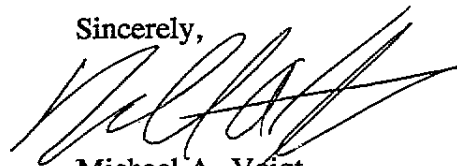
Secretary of State
Division of Corporation
P O Box 6327
Tallahassee, FL 32314

800002411268--4
-01/26/98--01028--013
****122.50 ****122.50

Enclosed are two copies of the Articles of Incorporation of Comprehensive Mortgage Services, Inc. and a check for \$122.50 made payable to the Department of State

Should you have any questions, please call me at 561-391-5112.

Sincerely,



Michael A. Voigt

Enclosures

FILED
98 JAN 26 AM 9:24
STATE
TALLAHASSEE, FLORIDA

B. BROCK JAN 28 1998

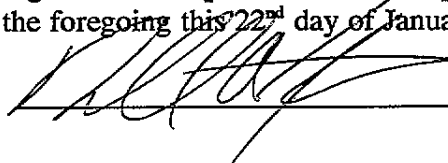
**CERTIFICATE OF INCORPORATION
OF
Comprehensive Mortgage Services, Inc.**

The undersigned natural person(s), of the age of 21 or more, acting to form a corporation under the corporate laws of the State of Florida, do hereby certify the following:

- First:** The name of the corporation shall be Comprehensive Mortgage Services, Inc.
- Second:** The address of the initial registered office of the corporation is: 398 W. Camino Gardens Blvd. Suite #109, Boca Raton, FL 33432, County of Palm Beach. The name of the registered agent located at such address is Michael A. Voigt.
- Third:** The principal address of the corporation is: 398 W. Camino Gardens Blvd. Suite #109, Boca Raton, FL 33432.
- Fourth:** The purpose for which this corporation is organized shall be to engage in any lawful act or activity for which corporations may be organized under the Florida Business Corporation Act.
- Fifth:** The total authorized stock of this corporation is divided into 1,000 shares at \$.001 par value.
- Sixth:** The number of directors constituting the initial board of directors is two, and the names and addresses of those who will serve as directors until the first annual meeting of shareholders or until their successors are elected are as follows:
- Michael A. Voigt 398 W. Camino Gardens Blvd. #109, Boca Raton, FL 33432
- Seventh:** The duration of the corporation is perpetual.
- Eighth:** The name and address of the person who is to act as incorporator is as follows:

Michael A. Voigt
398 W. Camino Gardens Blvd. #109
Boca Raton, FL 33432

I, THE UNDERSIGNED, being all the incorporators of the corporation identified above, declare that I have examined the foregoing this 22nd day of January, 1998.



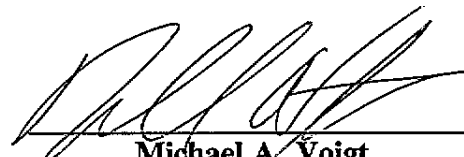
FILED
98 JAN 26 AM 9:24
CLERK OF THE STATE
TALLAHASSEE, FLORIDA

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

In compliance with Section 607.1507, Florida Statutes, the following is submitted:

First, this Comprehensive Mortgage Services, Inc., desiring to organize under the laws of the State of Florida, with its principal place of business located in the city of Boca Raton, State of Florida, has named Michael A. Voigt, located at 398 W. Camino Gardens Blvd. Suite #109, Boca Raton, FL 33432 as its agent for service of process within Florida.

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.



Michael A. Voigt
1/22/98

Date

FILED
98 JAN 26 AM 9:24
STATE OF FLORIDA
TALLAHASSEE