

P98000030920

98 APR -1 PM 12:03

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

MARCH 31, 1998

DIVISION OF CORPORATION
P.O. BOX 6327
TALLAHASSEE, FL. 32314

400002474774--9
-04/01/98-01031--005
***122.50 ***122.50

Please be advised I will have my office as of May 1st 1998,
please forward this to my home address at: 18023 NW 78 AVENUE
MIAMI, FL. 33015.

Could

Respectfully Yours,

Belkys Jimenez

BELKYS JIMENEZ

305-823-0725

Belkys Jimenez GAVE
AUTHORIZATION BY PHONE TO
CORRECT *add suffix*
DATE *4/1/98*
DOC. EXAM. *OK*

W98-7474
P. Hall APR -3 1998

ARTICLES OF INCORPORATION
OF

FILED
98 APR -1 PM 12:04
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a corporation under the FLORIDA GENERAL CORPORATION ACT, hereby adopts the following Articles of Incorporation:

ARTICLE ONE
NAME

The name of this corporation is: BENEFICIAL FINANCIAL MORTGAGE CORP

ARTICLE TWO
PRINCIPLE ADDRESS

The principle address of the Corporation is: 782 NW LEJEUNE ROAD #535
MIAMI, FL. 33126

ARTICLE THREE
DURATION

The term of existence of the corporation is perpetual.

ARTICLE FOUR
PURPOSE

The corporation may transact any and all lawful business for which corporation may be incorporated under the laws of the State of Florida.

ARTICLE FIVE
CAPITAL STOCK

The maximum number of shares which the corporation has authority to issue is TWENTY FIVE THOUSAND (25,000.00) all of which shall be common shares with no par value.

ARTICLE SIX
REGISTERED OFFICE

The street address of the initial registered office of the corporation shall be: and the name of the initial Registered Agent at such address is: 782 NW LEJEUNE ROAD.#535
MIAMI, FL. 33126

BELKYS JIMENEZ
I DO HEREBY ACCEPT THE POSITION OF REGISTERED AGENT:

SEE SIGNATURE BELOW
BELKYS JIMENEZ

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE SEVEN
PRE-EMPTIVE RIGHTS

The shareholders shall have pre-emptive rights.

ARTICLE EIGHT
DIRECTORS

7.01 The Board of Directors of the corporation shall consist of a least one (1) member.

7.02 The names and addresses of the initial directors of the first Board of Directors shall be as follows:

Name: _____ Address: _____

ARTICLE NINE
OFFICERS

The names and addresses of the first officers of the corporation, shall be as follows:

<u>Office:</u>	<u>Name:</u>	<u>Address:</u>
President	Belkys Jimenez	As stated above

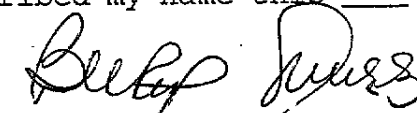
ARTICLE TEN
INCORPORATOR

The name and address of the incorporator is:

Name: _____ Address: _____

As stated above

IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 1998.



Belkys Jimenez
President
Incorporator/Registered Agent

STATE OF FLORIDA)

SS

COUNTY OF DADE)

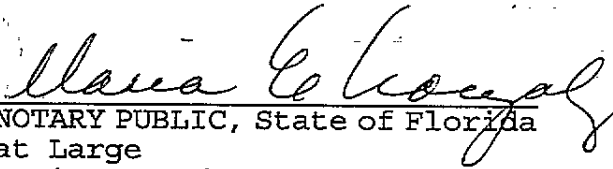
On this 31 day of March, 1998 before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared Belkys Jimenez, who is personally known to me to be the persons whose name is subscribed to the within instrument, identifying herself by drivers license and acknowledged that she executed the same for the purposes therein expressed.

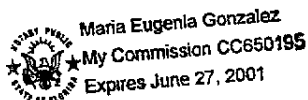
IN WITNESS WHEREOF, I hereunto set my hand and official seal at Miami, Dade County, Florida.

(X) Personally Known

-or-

() Produced Identification
Type of I.D. Produced:


NOTARY PUBLIC, State of Florida
at Large
Maria Eugenia Gonzalez
My Commission Expires:



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TALLAHASSEE, FLORIDA