P98000053218

OFFICE USE ONLY (Document #)

LAZARUS CORPORATE FILING SERVICE, INC.
(Requestor's Name)

3320 S.W. 87th AVENUE
(Address)

MIAMI, FLORIDA   (305)552-5973
(City, State, Zip)   (Phone #)

LOCAL REPRESENTATIVE TALLAHASSEE

OFFICE USE ONLY

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

1. R & R MORTGAGE SERVICES, INC.
   (Corporation Name)   (Document #)

2. _____
   (Corporation Name)   (Document #)

3. _____
   (Corporation Name)   (Document #)

4. _____
   (Corporation Name)   (Document #)

[x] Walk in   [x] Pick up time 2.00   [ ] Certified Copy

[ ] Mail out [ ] Will wait [ ] Photocopy [x] Certificate of Status

NEW FILINGS	
[x] Profit	
NonProfit	
Limited Liability	
Domestication	
Other	

AMENDMENTS	
	Amendment
	Resignation of R.A., Officer/Director
	Change of Registered Agent
	Dissolution/Withdrawal
	Merger

300002559177--0
-06/15/98--01003--023
*****78.75   *****78.75

OTHER FILINGS	
Annual Report	
Fictitious Name	
Name Reservation	

REGISTRATION/QUALIFICATION	
Foreign	
Limited Partnership	
Reinstatement	
Trademark	
Other	

6/15

Examiner's Initials

CR2E031(9/92)

ARTICLES OF INCORPORATION

OF

R & R MORTGAGE SERVICES, INC.

ARTICLE I - NAME

The name of this corporation is_____

_____R & R MORTGAGE SERVICES, INC._____

ARTICLE II - DURATION

This corporation shall have perpetual existence, unless sooner dissolved in accordance with the laws of the State of Florida.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any and all business permitted under the laws of the United States and of the State of Florida.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue__one hundred (100)__ shares of_no_ par value common stock, which shall be designated "Common Stock".

ARTICLE V - 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 (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial ~~registered~~ *principal* office of this corporation is 1728 Coral Way, Suite B, Miami, Fl. 33145

and the name of the initial registered agent of this corporation is   JORGE L. GARCIA RUBIO

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have two   director(s) initially. The number of directors may be either increased or diminished from time to time by the bylaws but shall never be less than ONE.
The name and address(es) of the initial director(s) of this corporation is (are):

JORGE L. GARCIA RUBIO   1728 Coral Way, Suite B
                                   Miami, Fl. 33145

ANA J. GARCIA RUBIO   1728 Coral Way, Suite B
                                   Miami, Fl. 33145

ARTICLE VIII - INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE IX - INCORPORATOR

The name(s) and address(es) of the person(s) signing these articles is (are):

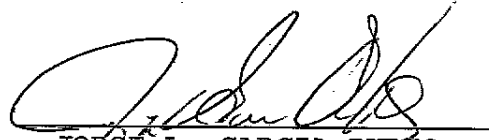JORGE L. GARCIA RUBIO   1728 Coral Way, Suite B
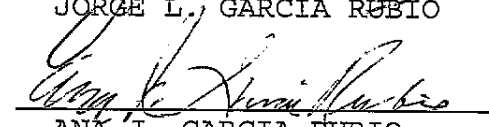   Miami, Fl. 33145

ANA J. GARCIA RUBIO   1728 Coral Way, Suite B
                                     Miami, Fl. 33145

IN WITNESS WHEREOF, the undersigned subscriber(s) has (have) executed these articles of incorporation this___ 10___ day of __June___,1998.

_____
JORGE L. GARCIA RUBIO

_____
ANA J. GARCIA RUBIO

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR
DOMICILE FOR THE SERVICE OF PROCESS WITHIN
THE STATE OF FLORIDA, NAMING AGENT UPON WHOM
SERVICE OF PROCESS MAY BE EFFECTIVE

In compliance with section 607.034 of the Florida Statutes,

the following is submitted: R & R MORTGAGE SERVICES, INC.

desiring to organize or qualify under the laws of the State of

Florida, with its principal place of business in the City of

Miami, County of Dade, State of Florida, has named_____

___JORGE L. GARCIA RUBIO_____ located at_____

_1728 CORAL WAY, Suite B_____City of Miami, County of Dade

State of Florida as its agent to accept service of process within

the State of Florida.

ACKNOWLEDGMENT

    Having been named to accept service of process for the above
mentioned   corporation,   at   the   place   designated   in   this
Certificate,
I hereby agree to act in this capacity, and further agree to
comply with the provisions of all Statues relative to the proper
and complete performance of my duties.

Dated this_10__ day of__June_____,1998

_____
Resident and Registered Agent