

P98000062230

7/14/98

FLORIDA DIVISION OF CORPORATIONS
PUBLIC ACCESS SYSTEM
ELECTRONIC FILING COVER SHEET

2:43 PM

((H98000013029 7)))

TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: CORPORATE CREATIONS INTERNATIONAL INC.
CONTACT: LUIS URIARTE
PHONE: (305)672-0686

ACCT#: 110432003053

FAX #: (305)672-9110

NAME: MIAMI MORTGAGE LENDING, INC.

AUDIT NUMBER.....H98000013029

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS...1

PAGES..... 4

CERT. COPIES.....0

DEL.METHOD.. FAX

EST.CHARGE.. \$78.75

NOTE: PLEASE PRINT THIS PAGE AND USE IT AS A COVER SHEET. TYPE THE FAX
AUDIT NUMBER ON THE TOP AND BOTTOM OF ALL PAGES OF THE DOCUMENT

** ENTER 'M' FOR MENU. **

ENTER SELECTION AND <CR>:

EFFECTIVE DATE

7-14-98

* Note: *

The client is aware of the existing
"Miami Mortgage Lenders, Inc." and
still wishes to incorporate under
the name "Miami Mortgage Lending, Inc."

Thank You!

FILED

98 JUL 15 AM 9:44

SECRETARY OF STATE
TALLAHASSEE FLORIDA

Bm 7/15/98



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

July 15, 1998

CORPORATE CREATIONS INTERNATIONAL INC

SUBJECT: MIAMI MORTGAGE LENDING, INC.
REF: W98000015989

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

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.

THE CONFLICT IS "MIAMI MORTGAGE LENDERS, INC.", DOCUMENT #P94000020914.

If you have any further questions concerning your document, please call (850) 487-6931.

Becky McKnight
Document Specialist

FAX Aud. #: H98000013029
Letter Number: 198A00037545

Division of Corporations - P.O. BOX 6327 - Tallahassee, Florida 32314

H98000013029

ARTICLES OF INCORPORATION

EFFECTIVE DATE

7-14-98

Article I. Name

The name of this Florida corporation is:
Miami Mortgage Lending, Inc.

Article II. Address

The mailing address of the Corporation is:
Miami Mortgage Lending, Inc.
1717 North Bayshore Drive
Miami FL 33132

Article III. Registered Agent

The name and address of the registered agent of the Corporation is:
Guillermo Socarras
1717 North Bayshore Drive
Miami FL 33132

Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is:

Guillermo Socarras

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by applicable law.

Rosa Busto-Pina | FL Bar Member 295248
Mercedes Busto, P.A.
The Law Center Building
370 Minorca Avenue
Coral Gables FL 33134
305-595-5651
H98000013029

Copyright © 1993-1998 CC

FILED
98 JUL 15 AM 9:44
SECRETARY OF STATE
TALLAHASSEE FLORIDA

H98000013029

Article V. Capital Stock

The Corporation shall have the authority to issue 2,000 shares of common stock, par value \$.01 per share.

Article VI. Incorporator

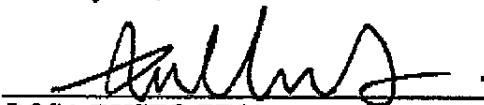
The name and address of the incorporator is:

Rosa Busto-Pina
Mercedes Busto, P.A.
The Law Center Building
370 Minorca Avenue
Coral Gables FL 33134

Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on July 14, 1998.

The undersigned incorporator executed these Articles of Incorporation on July 14, 1998.



ROSA BUSTO-PINA
by L.A. Uriarte as attorney-in-fact

Rosa Busto-Pina | FL Bar Member 295248
Mercedes Busto, P.A.
The Law Center Building
370 Minorca Avenue
Coral Gables FL 33134
305-595-5651
H98000013029

Copyright © 1993-1998 CQ

H98000013029

**CERTIFICATE OF DESIGNATION
REGISTERED AGENT/OFFICE**

CORPORATION:

Miami Mortgage Lending, Inc.

REGISTERED AGENT/OFFICE:

**Guillermo Socarras
1717 North Bayshore Drive
Miami FL 33132**

I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.



GUILLERMO SOCARRAS
by L.A. Uriarte as attorney-in-fact

Date: July 14, 1998.

**Rosa Busto-Pina | FL Bar Member 295248
Mercedes Busto, P.A.
The Law Center Building
370 Minorca Avenue
Coral Gables FL 33134
305-595-5651
H98000013029**

FILED
98 JUL 15 AM 9:44
SECRETARY OF STATE
TALLAHASSEE FLORIDA