



ACCOUNT NO. : 072100000032

REFERENCE : 906709 -10295A

AUTHORIZATION :

COST LIMIT : \$ 122.50

ORDER DATE : July 28, 1998

ORDER TIME : 11:26 AM

ORDER NO. : 906709-005

CUSTOMER NO: 10295A

800002600528--2

CUSTOMER: Itzhak Bachar, Esq
ITZHAK BACHAR, P.A.

1 Nationwide Bank Building
633 N.e. 167th St., Ste. 1112
North Miami Bea, FL 33162

DOMESTIC FILING

NAME: PRESTIGE MORTGAGE PROVIDERS,
INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Janna Wilson

EXAMINER'S INITIALS:

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 JUL 28 PM 1:20

RECEIVED
98 JUL 28 PM 12:19
DIVISION OF CORPORATIONS

ARTICLES OF INCORPORATION
OF
PRESTIGE MORTGAGE PROVIDERS, INC.

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 JUL 28 PM 1:20

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:

PRESTIGE MORTGAGE PROVIDERS, INC.

The address of the principal office of this Corporation shall be: 1600 N.E. 114th Street, Suite 304, Miami, FL 33181, and the mailing address 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 500 shares of common stock having \$1.00 par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the Corporation shall be 1600 N.E. 114th Street, Suite 304, Miami, Florida 33181, and the name of the initial registered agent of the Corporation at that address is **JORGE A. BARRIOS**.

ARTICLE V. TERMS OF EXISTENCE

This Corporation is to exist perpetually.

ARTICLE VI. OFFICERS AND DIRECTORS

This Corporation shall have three [3] directors. The names and street address of the initial directors who shall hold office for the first year of the Corporation, or until their successors are elected or appointed are:

JORGE A. BARRIOS
Director/President

1600 N.E. 114th Street, Suite 304
Miami, FL 33181

ZAHAVA LEVY
Director/Vice President

1600 N.E. 114th Street, Suite 304
Miami, FL 33181

ZONIA G. BARRIOS
Director/Secretary

1600 N.E. 114th Street, Suite 304
Miami, FL 33181

ARTICLE VIII. INCORPORATOR

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

ZAHAVA LEVY
Director/Vice President

1600 N.E. 114th Street, Suite 304
Miami, FL 33181

IN WITNESS WHEREOF, the undersigned subscribing incorporators, have hereunto set his hand and seal on this 24 day of April, 1998.

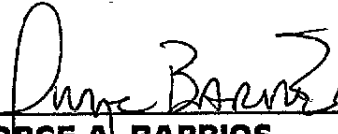


ZAHAVA LEVY, Incorporator

ACKNOWLEDGMENT OF REGISTERED AGENT

Having been named to accept service of process for the above-stated corporation, at place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.

Date: 7/23/98


JORGE A. BARRIOS

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