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David M. Glincher
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August 10, 1998

Department of State/Division of Corporations
P.O. Box 6327
Tallahassee, FL. 32314

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-08/12/98--01017--007
***131.25 ***131.25

RE: Incorporation of a profit company.

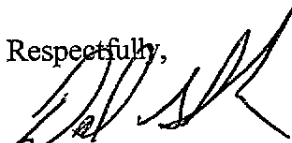
To whom it may concern,

Enclosed please find the completed documents for the formation of a Florida profit corporation along with the necessary filing fee in the amount of \$131.25.

If you have any questions regarding the documents or need absolutely anything from me, please do not hesitate to call me at the above number or 1-888-845-6207.

Thanks in advance for your assistance in this matter.

Respectfully,



David Glincher

8-14
MS

ARTICLES OF INCORPORATION

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

The Mortgage Company of Funding, International

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

*2691 E. Oakland Park Blvd., Suite 201B
Ft. Lauderdale, FL. 33306*

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1000 Shares.

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

*Selwyn Glincher
9575 WELDON Circle, #C-109
Tamarac, Florida 33321*

ARTICLE V INCORPORATOR

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

*DAVID GLINCHER
1173 N.W. 184th TR.
Pembroke Pines, FL. 33029*

David M. Glincher

Signature/Incorporator

8/12/98

Date

(An additional article must be added if an effective date is requested.)

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent

Selwyn W. Glincher

Signature/Registered Agent

8/7/1998

Date