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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: FAS-T CORP. AGENTS, INC.  
CONTACT: LIDIA FERNANDEZ  
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NAME: MORTGAGE CHOICE OF AMERICA, INC.

AUDIT NUMBER.....H98000015161

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

CERT. OF STATUS..0

PAGES..... 3

CERT. COPIES.....1

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FLORIDA DEPARTMENT OF STATE  
Sandra B. Mortham  
Secretary of State

August 14, 1998

FAS-T CORP. AGENTS, INC.

SUBJECT: MORTGAGE CHOICE OF AMERICA  
REF: W98000018612

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 corporate name must contain a suffix that will clearly indicate that it is a corporation. Such suffixes include: CORPORATION, CORP., COMPANY, CO., INC., and INCORPORATED.

If you have any further questions concerning your document, please call (850) 487-6928.

Michelle Milligan  
Document Specialist

FAX Aud. #: E98000015161  
Letter Number: 698A00042387

ARTICLES OF INCORPORATION  
OF

MORTGAGE CHOICE OF AMERICA, Inc.

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:  
MORTGAGE CHOICE OF AMERICA, Inc.

The principal place of business of this corporation shall be:  
5169 S.W. 8th Street, Miami, FL. 33134

ARTICLE II NATURE OF BUSINESS

This corporation may engage in or transact 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 aggregate number of shares of stock and its value that this corporation is authorized to have outstanding at any one time is:

100 SHARES \$1.00 Par Value

ARTICLE IV TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE V OFFICERS DIRECTORS

The name(s) and street address(es) of the initial officer(s) and director(s), if any, who shall hold office the first year of the corporation's existence or until their successor(s) is(are) elected, is(are):

JOSE C. LOPEZ: DIRECTOR, 5900 S.W. 31st. Street, Miami, FL. 33134

Prepared By: Jose C. Lopez  
5900 S.W. 31st Street.  
Miami, FL. 33134  
(305)-445-0709

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ARTICLE VI INCORPORATOR(S)

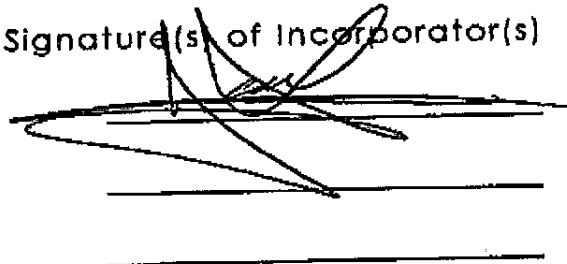
The name(s) and street address(es) of the incorporator(s) to this articles of Incorporation is(are):

JOSE C. LOPEZ

5169 S.W. 8th Street  
Miami, Fl 33134

IN WITNESS WHEREOF, the undersigned incorporator(s) has(have) executed these Articles of Incorporation this 14 day of AUGUST, 1998

Signature(s) of Incorporator(s)

A handwritten signature in black ink, appearing to be "JOSE C. LOPEZ", is written over three horizontal lines. The signature is stylized with a large loop and a long horizontal stroke.

CERTIFICATE OF DESIGNATION  
REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of Section 607.325, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation:

MORTGAGE CHOICE OF AMERICA, INC.

2. The name and address of the registered agent and office is:

JOSE C. LOPEZ: 5900 S.W. 31st Street, Miami, Fl 33134  
(P.O. BOX NOT ACCEPTABLE)

(CITY/STATE/ZIP)

SIGNATURE 

TITLE DIRECTOR

DATE AUGUST 14, 1998

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HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I ACCEPT THE DUTIES AND OBLIGATIONS OF SECTION 607.325, FLORIDA STATUTES.

SIGNATURE 

DATE AUGUST 14, 1998