

FLORIDA DIVISION OF CORPORATIONS
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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: EMPIRE CORPORATE KIT COMPANY
CONTACT: RAY STORMONT
PHONE: (305)541-3694

ACCT#: 072450003255

FAX #: (305)541-3770

NAME: MORTGAGE EXPRESS OF AMERICA, IC.

AUDIT NUMBER.....H98000015568

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

CERT. OF STATUS..0

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**ARTICLES OF INCORPORATION
OF
MORTGAGE EXPRESS OF AMERICA, INC.**

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:

MORTGAGE EXPRESS OF AMERICA, INC.

The address of the principal office of this corporation shall be:

80 S.W. 8th Street, Suite 2804, Miami, Florida 33130

and 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.

Prepared by:

David F. Anderson, P.A.
David F. Anderson, Esq.
Fla. Bar No.:0024937
80 S.W. 8th Street
Miami, Florida 33130
(305) 379-3111

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ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having a \$.01 par value per share.

ARTICLE IV. ADDRESS

The street address of the initial registered office of the corporation shall be:

80 S.W. 8th Street, Suite 2804, Miami, Florida 33130

and the name of the initial registered agent of the corporation is:

David F. Anderson, P.A.
David F. Anderson, Esq.
80 S.W. 8th Street
Miami, Florida 33130

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. OFFICERS AND DIRECTORS

This corporation shall have a president, vice-president, secretary and two directors, initially. The name and street address of the initial officers and directors who shall hold office for the first year of the corporation, or until his/her successor is elected or appointed is:

Chris Ritchie.....Director/President

c/o David F. Anderson, P.A.
Brickell Bayview Centre
80 S.W. 8th Street, Suite 2804
Miami, Florida 33130

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David F. Anderson,.....Director/Vice-President/Secretary

Brickell Bayview Centre
80 S.W. 8th Street, Suite 2804
Miami, Florida 33130

ARTICLE VII. INCORPORATOR

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

David F. Anderson
Brickell Bayview Centre
80 S.W. 8th Street, Suite 2804
Miami, Florida 33130

The undersigned incorporator has executed these Articles of Incorporation this 20th day of August, 1998.

By: David F. Anderson
David F. Anderson

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**ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION**

David F. Anderson, Esq., having been designated as the Registered Agent in the above and foregoing Articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

By: David F. Anderson
David F. Anderson, Esq.

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