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LAW OFFICES OF

Keith W. Saks

1450 MADRUGA AVENUE, SUITE 305, CORAL GABLES, FL 33134-3327

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-08/17/98--01114--011  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

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**CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):**

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☐ Mail out    ☐ Will wait    ☐ Photocopy    ☐ Certificate of Status

NEW FILINGS	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Examiner's Initials



FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham  
Secretary of State

August 19, 1998

KEITH W. SAKS  
1450 MADRUGA AVE, STE 305  
CORAL GABLES, FL 33146

SUBJECT: WORLD MORTGAGE BANKERS, INC.  
Ref. Number: W98000018977

We have received your document for WORLD MORTGAGE BANKERS, INC. and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking  
Director's Office  
101 E. Gaines St.  
Fletcher Bldg., 6th Floor.  
Tallahassee, FL 32399-0350  
(850) 488-1111.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

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

Michelle Milligan  
Document Specialist

Letter Number: 698A00043101

8/24/98 Please see attached consent  
from Fla. Div. of Banking.

Thank you!

A handwritten signature in black ink, appearing to be "Michelle Milligan", written over a horizontal line.



ROBERT F. MILLIGAN  
COMPTROLLER OF FLORIDA

OFFICE OF COMPTROLLER  
DEPARTMENT OF BANKING AND FINANCE  
STATE OF FLORIDA  
TALLAHASSEE  
32399-0350

August 21, 1998

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Keith W. Saks  
Law Offices  
1450 Madruga Avenue  
Suite 305  
Coral Gables, FL 33146

Dear Mr. Saks:

Re: "World Mortgage Bankers, Inc."

Thank you for your recent letter/fax requesting approval for use of the above-referenced name. It is the opinion of this Department that your name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced name being registered to conduct business in the State of Florida.

Sincerely,

A handwritten signature in black ink, appearing to read "Wm. Douglas Johnson", with a long horizontal line extending to the right.

Wm. Douglas Johnson  
Assistant Director  
Division of Banking  
101 East Gaines Street  
The Fletcher Building - Sixth Floor  
Tallahassee, FL 32399-0350  
(850) 414-8058

:kr

cc: Karon Beyer, Chief  
Bureau of Corporate Records  
Division of Corporations  
Secretary of State's Office

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION  
OF  
WORLD MORTGAGE BANKERS, INC.

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopt the following articles of incorporation:

ARTICLE 1 - NAME

The name of the corporation is World Mortgage Bankers, Inc. The principal office is c/o Gustavo Echeverria at 1111 Crandon Blvd. #A-905 Key Biscayne, Fl. 33149.

ARTICLE 2 - DURATION

The term of existence of the corporation is perpetual.

ARTICLE 3 - PURPOSE

The corporation is formed for the following purpose: Conduct of a business originating, servicing and dealing in mortgages. The corporation may transact any and all lawful business for which corporations may be incorporated under the Florida General Corporation Act.

ARTICLE 4 - CAPITAL STOCK

The aggregate number of shares which the corporation has authority to issue is five hundred (500), all of which shall be common shares with a par value of \$1.00.

ARTICLE 5 - REGISTERED OFFICE

The street address of the initial registered office of the corporation is c/o Keith W. Saks, Esq. 1450 Madruga Ave. #305 Miami, Fl. 33146, and the name of the initial registered agent at such address is Keith W. Saks.

ARTICLE 6 - DIRECTORS

The corporation shall have one (1) director initially. The number of directors may be either increased or decreased from time to time by the by-laws, but shall never be less than one (1). The names and addresses of the initial directors of this corporation are:

Gustavo Echeverria, President 1111 Crandon Blvd. #A-905  
Key Biscayne, Fl. 33149

ARTICLE 7 - INCORPORATOR - RESIDENT AGENT

The name and address of the Incorporator is Gustavo Echeverria, 1111 Crandon Blvd. #A-905 Key Biscayne, Fl. 33149. The Resident Agent is Keith W. Saks, Esq. 1450 Madruga Avenue #305 Coral Gables, Florida 33146.

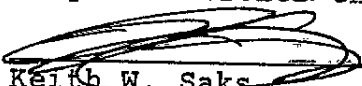
ARTICLE 8 - PREEMPTIVE RIGHTS

Each shareholder of any class of stock of this corporation shall be entitled to full preemptive rights to purchase any unissued or treasury shares of the corporation and any securities of the corporation convertible into or carrying a right to subscribe to or

acquire shares of any such unissued or treasury shares.

IN WITNESS WHEREOF, I have executed these Articles of Incorporation this 14<sup>th</sup> day of August, 1998.

I hereby accept designation as Registered Agent and the responsibilities thereof.

  
Keith W. Saks  
Registered Agent

  
Gustavo Echeverria  
Incorporator

STATE OF FLORIDA            )  
                                  ) SS:  
COUNTY OF MIAMI-DADE    )

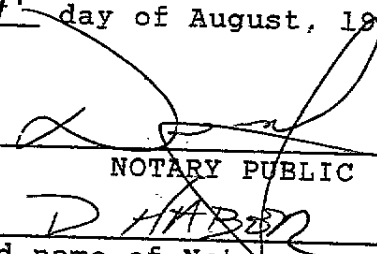
BEFORE ME, a Notary Public, personally appeared Gustavo Echeverria, either personally known to me to be the person whose name is subscribed to the within instrument, or who produced as I.D. a Fl. D.L. and acknowledged that he executed the same for the purpose therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal in the County and State aforesaid, this 14<sup>th</sup> day of August, 1998.

My Commission Expires:



Dennis R. Haber  
MY COMMISSION # CC654480 EXPIRES  
July 21, 2001  
BONDED THRU TROY FAIR INSURANCE, INC.

  
NOTARY PUBLIC

Printed name of Notary

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

98 AUG 26 PM 3.26

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