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LAW OFFICES OF
Keith W. Saks

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*****70.00 *****70.00

1450 MADRUGA AVENUE, SUITE 305, CORAL GABLES, FLORIDA 33134

Office Use Only

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

1. _____ (Corporation Name) _____ (Document #)
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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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98 AUG 26 PM 3:26
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Handwritten: 177877
8-26-98
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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!



ROBERT F. MILLIGAN
COMPTROLLER OF FLORIDA

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

August 21, 1998

FILED
98 AUG 26 PM 3:26
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,

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

FILED
98 AUG 26 PM 3:26
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

