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Division of Corporations

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Florida Department of State

Division of Corporations

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TO:

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Fax Number : (850) 922-4001

From:

Account Name : GARCIA & AVELLAN, P.A.
Account Number : 105214001016
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Fax Number : (305) 447-1280

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TALLAHASSEE, FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.

WORLDWIDE MORTGAGE BROKERS, INC.

Certificate of Status	0
Certified Copy	0
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ARTICLES OF INCORPORATION
OF
WORLDWIDE MORTGAGE BROKERS, INC.

ARTICLE I - NAME/PRINCIPAL OFFICE ADDRESS

The name of the corporation shall be WORLDWIDE MORTGAGE BROKERS, INC., and its principal address shall be: c/o 201 Alhambra Circle, Suite 500, Coral Gables, Florida 33134-5107.

ARTICLE II - NATURE OF BUSINESS

The corporation may engage in any activity or business permitted under the laws of the State of Florida and the United States of America.

ARTICLE III - SHARES OF STOCK/PAR VALUE

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is: One hundred (100) shares at \$.001 value for each share.

ARTICLE IV - REGISTERED AGENT

The following is designated as resident agent for the corporation:

William Garcia, Esq.
201 Alhambra Circle, Suite 500
Coral Gables, Florida 33134-5107

ARTICLE V - DIRECTORS

This corporation shall have two (2) directors initially. The number of directors may be increased or diminished from time to time by the By-Laws adopted by the stockholders. The names and addresses of the initial Directors are:

Jackie Nunes	c/o 201 Alhambra Circle, Ste 500, Coral Gables, FL 33134
Niurka Esquivel	c/o 201 Alhambra Circle, Ste 500, Coral Gables, FL 33134

This instrument was prepared by:
William Garcia, Esq.
Florida Bar No.: 843849
Garcia & Avellan, P.A.
201 Alhambra Circle, Suite 500
Coral Gables, Florida 33134-5107
Tel. (305) 447-0026

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ARTICLE VI - PRE-EMPTIVE RIGHT

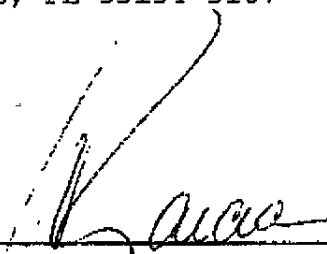
Every stockholder shall on the sale for cash of any new stock of the same class as that which he already holds, have the right to purchase his pro-rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VII - INCORPORATOR

The name and address of the person signing these Articles of Incorporation as incorporator is:

William Garcia 201 Alhambra Circle, Suite 500
Coral Gables, FL 33134-5107

Dated 12-1-98

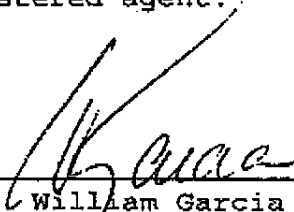


William Garcia
Incorporator

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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 am familiar with and accept the obligations of my position as registered agent.



William Garcia
Registered Agent