

P9900000838

Date December 14, 1998

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
99 JAN -4 PM 3:04

Secretary of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

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-01/04/99--01030--005
*****78.75 *****78.75

Re: M & W Mortgage Consultants, Inc.
(name of corporation)

Gentlemen:

Enclosed please find the original and one copy of Articles of Incorporation, together with my check in the amount of ~~12250.00~~ 578.75

This represents the cost of the Filing Fees, Certified Copy of Articles of Incorporation and Fee for Registered Agent Designation for the above named corporation.

Very truly yours,

Marie A. Wagner
(individual's name)
Marie A. Wagner

(name of corporation)
M & W Mortgage Consultants, Inc.

MAILING ADDRESS OF CORPORATION		
11000 Periwinkle Lane		
Tamarac, Fl 33321		
PHONE		
(954)	724-4888	
Area Code	Number	Ext.

ARTICLES OF INCORPORATION

of
M & W Mortgage Consultants, Inc.
(name of corporation)

The undersigned subscriber(s) to these Articles of Incorporation, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

ARTICLE I - CORPORATE NAME

The name of the corporation is:

M & W Mortgage Consultants, Inc.

ARTICLE II - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue one hundred shares (100) of one Dollar(s) (\$ 1.00) par value Common Stock, which shall be designated "Common Shares."

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The principal office, if known, or the mailing address of the corporation is:

NAME	M & W Mortgage Consultants, Inc.		
ADDRESS	11000 Periwinkle Lane,		
CITY	Tamarac	FLORIDA	ZIP 33321

The name and street address of the Initial Registered Agent of this Corporation is:

NAME	Joan Hamilton		
ADDRESS	2625 N.E. 6th Avenue		
CITY	Wilton Manors	FLORIDA	ZIP 33334

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) directors initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial director(s) of the corporation are as follows:

NAME	Marie A. Wagner		
ADDRESS	11000 Periwinkle Lane		
CITY	Tamarac	STATE FL	ZIP 33321
NAME			
ADDRESS			
CITY		STATE	ZIP
NAME			
ADDRESS			
CITY		STATE	ZIP

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ARTICLE VII - INCORPORATORS

The names and addresses of the incorporators signing these Articles of Incorporation are as follows:

NAME	Marie A. Wagner		
ADDRESS	11000 Periwinkle Lane		
CITY	Tamarac	STATE	fl ZIP 33321
NAME			
ADDRESS			
CITY		STATE	ZIP
NAME			
ADDRESS			
CITY		STATE	ZIP

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 14 day of December, 1998.

Marie A. Wagner (Seal)

_____ (Seal)

_____ (Seal)

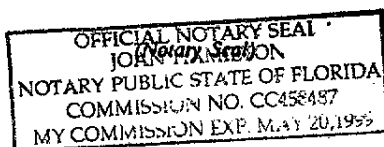
STATE OF FLORIDA)
COUNTY OF Broward) SS

before me, a Notary Public authorized to take acknowledgements in the State and County set forth above, personally appeared

Marie A. Wagner

known to me and known to be the person(s) who executed the foregoing Articles of Incorporation, and who acknowledged before me that she executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal, in the State and County aforesaid, this 14 day of December, 1998.



John P. Hamilton
(Notary Public, State of Florida at Large)
My Commission expires:

CERTIFICATE AND ACKNOWLEDGEMENT
OF REGISTERED AGENT

CERTIFICATE OF REGISTERED AGENT
OF

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M & W Mortgage Consultants, Inc.
(name of corporation)

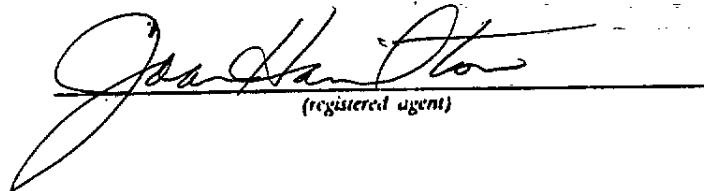
Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted:
The above corporation, desiring to organize under the laws of the State of Florida with
its registered office as indicated in the Articles of Incorporation

at Joan Hamilton
2625 N.E. 6th Avenue

has named Wilton Manors, Fl 33334
located at the aforesaid address, as its Registered Agent to accept service of process
within this state.

ACKNOWLEDGEMENT

Having been named as Registered Agent to accept service of process for the above
stated corporation at the place designated in this certificate, and being familiar with
the obligations of that position, I hereby accept to act in this capacity, and agree to
comply with the provisions of Florida Law in keeping open said office.


(registered agent)