

Natasha Abraham  
P.O. Box 69-5232  
Miami, Florida 33269-5232

P99000036988

March 10, 1999

000002803860--2  
-03/12/99-01039-023  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

Secretary Of State  
Division of Corporation  
P. O. Box 6327  
Tallahassee, Florida 32314

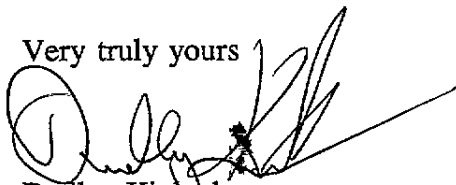
**RE: DOW EQUITY MORTGAGE CORPORATION**

Gentlemen and or Madames:

Enclose please find the original and one copy of the Articles Of Incorporation, together with my check in the amount of Seventy Eight Dollars & Seventy Five Cents (\$78.75).

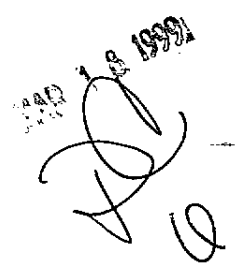
This represent the cost of Filing Fees, Certified Copy of Article Of Incorporation and Fee for Registered Agent Designation for the above named Corporation.

Very truly yours

  
Dudley Kinlock

Dow Equity Mortgage Corporation  
P. O. Box 69-5232  
Miami, Florida 33269-5232  
(305) 770-2200

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99 APR 20 AM 9:43  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA





FLORIDA DEPARTMENT OF STATE

Katherine Harris  
Secretary of State

March 18, 1999

DOW EQUITY MORTGAGE CORPORATION  
P.O. BOX 69-5232  
MIAMI, FL 33269-5232

SUBJECT: DOW EQUITY MORTGAGE CORPORATION  
Ref. Number: W99000006554

We have received your document for DOW EQUITY MORTGAGE CORPORATION and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The registered agent must have a Florida street address. A post office box is not acceptable.

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) 487-6933.

Dana Calloway  
Document Specialist

Letter Number: 199A00013452



FLORIDA DEPARTMENT OF STATE

Katherine Harris  
Secretary of State

March 31, 1999

DOW EQUITY MORTGAGE CORPORATION  
P.O. BOX 69-5232  
MIAMI, FL 33269-5232

SUBJECT: DOW EQUITY MORTGAGE CORPORATION  
Ref. Number: W99000006554

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

The document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as Registered Agent.")

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) 487-6933.

Dana Calloway  
Document Specialist

Letter Number: 799A00016121

ARTICLES OF INCORPORATION

We, the undersigned, as proper persons acting as incorporators of a corporation under the laws of the State of Florida, adopt the following articles of incorporation:

FIRST

The name of the corporation is: Dow Equity Mortgage Corporation

SECOND

The period of its duration is: Perpetually unless dissolved according to florida law.

THIRD

The purpose of the corporation is: Engage in mortgage brokering and correspondant lending, and in any activities or business permitted under the law of the United States and the State of Florida.

FOURTH

The aggregate number of authorized shares is: One Thousand shares (1,000).

FIFTH

The corporation will not commence business until at least one dollars have been received by it as consideration for the issuance of shares.

SIXTH

Cumulative voting of shares of stock are authorized.

SEVENTH

Provisions limiting or denying to shareholders the

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preemptive right to acquire additional or treasury shares of the corporation are:

Permitted.

EIGHTH

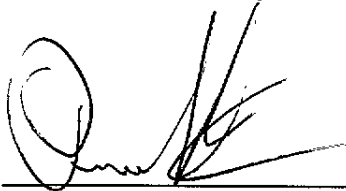
Provisions for regulating the internal affairs of the corporation are: Outlined in Corporate Bylaws.

NINTH

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 Article of Incorporation at: 20535 NW 2 Avenue, Miami, Florida 33169. and the name of its initial registered agent at such address is: Dudley Kinlock, located at the aforesaid address, as its Registered Agent to Accept services 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 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)

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TALLAHASSEE FLORIDA

TENTH

Address of the principal place of business is: 20535 NW 2 Avenue, Suite 125, Miami, Florida 33169

ELEVENTH

The number of directors constituting the initial board of directors of the corporation is (1), and the names and address of the persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and shall qualify are:

Name	Address
<u>Natasha Abraham</u>	<u>20535 NW 2 Avenue, Miami, FL</u>
<u></u>	<u></u>
<u></u>	<u></u>

TWELFTH

The name and address of each incorporator is:

Name	Address
<u>Natasha Abraham</u>	<u>20535 NW 2 Avenue, Miami, FL</u>
<u></u>	<u></u>
<u></u>	<u></u>

Date: March 10, 1999