

Charter Number Only

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Joseph Olivera
Requestor's Name
780 NW Lejune Rd
Address #525
Miami, FL 33126
City State ZIP Phone

VIDATION ONLY

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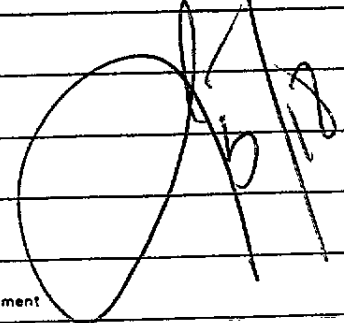
CORPORATION(S) NAME

Z & M Mortgage Investments, INC.

FILED
09 MAY 18 AM 11:47
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Empire Toll Free: 1-800-432-3028

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| <input checked="" type="checkbox"/> Profit | <input type="checkbox"/> Amendment | <input type="checkbox"/> Merger |
| <input type="checkbox"/> NonProfit | <input type="checkbox"/> Dissolution | <input type="checkbox"/> Mark |
| <input type="checkbox"/> Foreign | <input type="checkbox"/> Annual Report | <input type="checkbox"/> Other |
| <input type="checkbox"/> Limited Partnership | <input type="checkbox"/> Reservation | <input type="checkbox"/> Change of Registered Agent |
| <input type="checkbox"/> Reinstatement | <input type="checkbox"/> Photo Copies | <input type="checkbox"/> Certificate Under Seal |
| <input checked="" type="checkbox"/> Certified Copy | <input type="checkbox"/> Call If Problem | <input type="checkbox"/> After 4:30 |
| <input checked="" type="checkbox"/> Call When Ready | <input type="checkbox"/> Will Wait | <input type="checkbox"/> Pick Up |
| <input type="checkbox"/> Walk In | | <input type="checkbox"/> Mail Out |

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TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
Z & M MORTGAGE INVESTMENTS, INC.

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TALLAHASSEE FLORIDA

The undersigned incorporators desire to form a corporation pursuant to applicable law, and hereby adopt the following articles of incorporation for such corporation.

ARTICLE I

NAME: The name of the corporation shall be Z & M MORTGAGE INVESTMENTS, INC.

ARTICLE II

PURPOSE AND POWER: The purpose for which the corporation is formed is to engage in any activity and business permitted under the laws of the State of Florida.

ARTICLE III

PRINCIPAL OFFICE: The address of the corporation's principal office shall be:

3318 S. W. 139th Court
Miami, Florida 33175

ARTICLE IV

INCORPORATORS: The names and addresses of the incorporators are:

Zuleika Munoz
3318 S. W. 139th Court
Miami, Florida 33175

Mario Velazquez
3318 S. W. 139th Court
Miami, Florida 33175

ARTICLE V

DIRECTORS: The number of directors constituting the corporation's initial board of Directors is two, whose names and addresses are:

Zuleika Munoz
3318 S. W. 139th Court
Miami, Florida 33175

Mario Velazquez
3318 S. W. 139th Court
Miami, Florida 33175

ARTICLE VI

SHARES OF STOCK: The aggregate number of shares of stock the corporation is authorized to issue is one hundred (100) shares, which shares shall be common stock having five dollars (\$5.00) par value.

ARTICLE VII

DURATION: The duration of the corporation shall be perpetual.

ARTICLE VIII

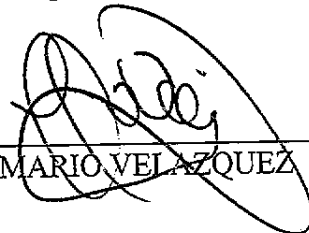
REGISTERED AGENT: The name and address of the permanent registered agent is:

Zuleika Munoz
3318 S. W. 139th Court
Miami, Florida 33175

IN WITNESS THEREOF, We have executed these Articles of Incorporation in Miami, Miami-Dade County, Florida, on this 30 day of April, 1999.



ZULEIKA MUNOZ

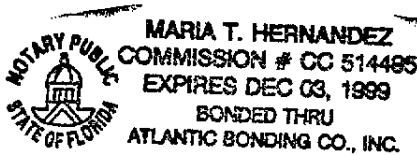


MARIO VELAZQUEZ

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

BEFORE ME, the undersigned authority, duly authorized to administer oaths and take acknowledgments, personally appeared ZULEIKA MUNOZ, and MARIO VELAZQUEZ, both of whom are personally known to me, and who executed the foregoing Articles of Incorporation for Z & M Mortgage Investments, Inc.

Dated this 30 day of April, 1999. -



Maria T. Hernandez
NOTARY PUBLIC, State of Florida at large
& personally known.

CERTIFICATE OF ACCEPTANCE BY REGISTERED AGENT

I, ZULEIKA MUNOZ, having been named to accept service of process as registered agent of Z & M MORTGAGE INVESTMENTS, INC., hereby accept to act in said capacity, and agree to comply with any and all provisions and requirements relating thereto as more particularly specified under the laws of the State of Florida.

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99 MAY 18 AM 11:47
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TALLAHASSEE FLORIDA

Zuleika Munoz

ZULEIKA MUNOZ