

TRANSMITTAL LETTER

P 99000079243

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

300002975953-4
-09/01/99-01052-004
*****87.50 *****87.50

SUBJECT: Mortgage & Business Loan Centre, Inc.
(Proposed corporate name - must include suffix)

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

\$70.00 Filing Fee
 \$78.75 Filing Fee & Certificate of Status

\$78.75 Filing Fee & Certified Copy
 \$87.50 Filing Fee, Certified Copy & Certificate of Status

ADDITIONAL COPY REQUIRED

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

99 SEP - 1 PM 12:31

FILED

FROM: Ferguson Ray
Name (Printed or typed)

561 NW 183 Street
Address

Miami, FL 33169
City, State & Zip

(305) 654-9303
Daytime Telephone number

F. CHESSEB SEP 7 1999

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles Of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

MORTGAGE & BUSINESS LOAN CENTRE, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

561 NW 183 STREET
MIAMI, FL 33169

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

10,000 SHARES OF COMMON STOCK HAVING A PAR VALUE OF \$1.00 PER SHARE

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

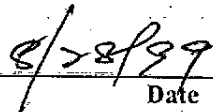
FARGSON RAY
1307 SW 118 TERRACE
DAVIE, FL 33325

ARTICLE V THE INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation are:

FARGSON RAY
1307 SW 118 TERRACE
DAVIE, FL 33325

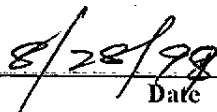

Signature/Incorporator


Date

(An additional article must be added if an effective date is requested.)

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


Signature/Registered Agent


Date

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

99 SEP - 1 PM 12:31

FILED