00083706

THE UNITED STATES **CORPORATION**

ACCOUNT NO.: 072100000032

REFERENCE: 380212

AUTHORIZATION :

COST LIMIT :

ORDER DATE: September 20, 1999

ORDER TIME : 2:10 PM

ORDER NO. : 380212-005

CUSTOMER NO:

9017A

CUSTOMER: Dennis Stewart, Esq

DENNIS STEWART, P.A. DENNIS STEWART, P.A.

2nd Floor

312 S.e. 17th Street

Fort Lauderdale, FL 33316

DOMESTIC FILING

NAME:

WESTCOMM MORTGAGE, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION CERTIFICATE OF LIMITED PARTNERSHIP

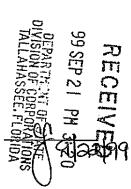
PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

_ CERTIFIED COPY _ PLAIN STAMPED COPY

_ CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Erika Carlson

EXAMINER'S INITIALS:



200002992982--3

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

99 SEP 21 AM 10: 37

ARTICLES OF INCORPORATION

OF

WESTCOMM MORTGAGE, INC.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

WESTCOMM MORTGAGE, INC.

The address of the principal office of this corporation shall be 312 Southeast 17th Street, 2nd Floor, Fort Lauderdale, Florida 33313, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1000 shares of common stock having \$1.00 par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1201 Hays Street, Tallahassee, Florida 32301, and the name of the initial registered agent of the corporation at that address is Corporation Service Company.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. INCORPORATOR

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

Corporation Service Company 1201 Hays Street Tallahassee, Florida 32301

The undersigned incorporator has executed these Articles of Incorporation on September 20, 1999.

Its Agent, Laura R. Dunla

Incorporator

FILED SECRETARY OF STATE DIVISION OF CORPORATIONS

99 SEP 21 AM 10: 37

ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN ARTICLES OF INCORPORATION

Corporation Service Company, a Delaware corporation authorized to transact business in this State, having a business office identical with the registered office of the corporation named above, and having been designated as the Registered Agent in the above and foregoing Articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

Bv.

Its Agent, Laura R. Dunlap

Authorized Service Representative

Corporation Service Company

AKC/ebc