

P99000087293

Rebeca Gonzalez
6130 NW 41 Drive
Coral Springs, FL 33067
(954) 341-7204 / Cel # (954) 895-0392

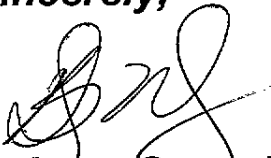
Gentleman:

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*****78.75 *****78.75

**Enclosed you will find a check to cover the fee for a
copy of the recorded articles of incorporation.**

Should you have any questions, please contact me.

Sincerely,



Rebeca Gonzalez

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99 SEP 30 AM 10:44
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

TS 10/4/99

ARTICLES OF INCORPORATION
OF
CORNERSTONE INTERNATIONAL MORTGAGE CORPORATION

THE UNDERSIGNED, has executed the following document as incorporator of the above named Corporation, a Corporation organized under the laws of the State of Florida, and all the rights, duties and obligation of undersigned as incorporator, and those of the Corporation, are to be determined in accordance with the laws of the State of Florida.

ARTICLE ONE: NAME

The name of this Corporation shall be :

CORNERSTONE INTERNATIONAL MORTGAGE CORP.

ARTICLE TWO: NATURE OF BUSINESS

The general nature of the Business to be transacted by this Corporation is to do all things which natural persons might or could lawfully do in the premises. This Corporation shall commence existence upon the filing of these Articles of Incorporation by the Department of State, State of Florida, and shall have perpetual existence.

ARTICLE THREE: CAPITAL STOCKS

The aggregate number of shares which the Corporation shall have authority to issue is the total sum of one hundred (100) shares, having an individual par value of \$ 1.00 per share. Unless otherwise stated in these articles, or in an amendment to these articles, there shall be one (1) class of stock of this Corporation.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE FOUR: INITIAL CAPITAL

This Corporation shall begin business with a capital of not less than one hundred dollars (\$100.00).

ARTICLE FIVE: TERM OF EXISTENCE

This Corporation shall have perpetual existence unless dissolved by action of law.

ARTICLE SIX: ADDRESS

The initial post office address of this Corporation in the State of Florida is:

6130 NW 41 Drive
Coral Springs, FL 33067

ARTICLE SEVEN: DIRECTORS

This Corporation shall have not less than ONE (1) Director initially. The number of Directors may be increased from time to time as the stockholders desire, in accordance with the by-laws hereof, but at no time shall there be a number less than one.

ARTICLE EIGHT: INITIAL DIRECTORS

The names and post office address of the First Board of Directors and Officers of this Corporation are as follows:

NAME	ADDRESS	TITLE
REBECA GONZALEZ	6130 NW 41 DRIVE CORAL SPRINGS, FL 33067	PRESIDENT/SECRETARY/TREASURER
JACOBO GONZALEZ	6130 NW 41 DRIVE CORAL SPRINGS, FL 33067	VICE-PRESIDENT

ARTICLE NINE: SUBSCRIBERS

The name and post office address of each subscriber to these articles of incorporation, the number of shares of stock each agrees to take, and the value of the consideration paid therefore as follows:

NAME	ADDRESS	NO. OF SHARES
REBECA GONZALEZ	6130 NW 41 DRIVE CORAL SPRINGS, FL 33067	55
JACOBO GONZALEZ	6130 NW 41 DRIVE CORAL SPRINGS, FL 33067	45

ARTICLE TEN: REGISTERED NAME & OFFICE

The street address of the initial registered office and the name of the initial Resident Agent of this corporation shall be:

Rebeca Gonzalez
6130 NW 41 Drive
Coral Springs, FL 33067

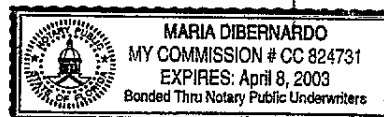
I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation.


Rebeca Gonzalez

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

State of Florida
Broward County
September 27th 1999

Maria diBernardo



ARTICLE ELEVEN: AMENDMENT

These articles of incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders, and approved at a stockholders meeting by a majority of the stockholders.

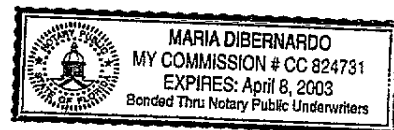
IN WITNESS WHEREOF, we hereunto set our hands and seals this

SEAL

Rubella G. J. J.

State of Florida
Broward County
September 27, 1999

Maria Dibernardo



STATE OF FLORIDA COUNTY OF BROWARD

I hereby certify that on this day, before me, a Notary Public, duly authorized in the State and County named above to take acknowledgments, personally appeared:

Rebeca Gonzalez

to me known to be the person/s described as subscriber/s in and who executed the foregoing articles of incorporation, and he/they acknowledged before me that he/they subscribed to these articles of incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the State and county aforesaid, this 27th day of September, 1999.

NOTARY PUBLIC

STATE OF FLORIDA AT LARGE

My commission expires:

4/08/2003

Maria Dibernardo

September 27th 1999

