

P99000091439

Michael Camus
7850 NW 146th Street
Suite 423
Miami Lakes, FL 33016
305/556-4422

20 September 1999

State of Florida
Department of State
Division of Corporations
PO Box 6327
Tallahassee, FL 32314

100002996021--7
-09/24/99-01032-020
*****87.50 *****87.50

SUBJECT: **Mortgage Bankers of South Florida, Inc.**

Dear Sir/Madam:


Enclosed are the following documents:

1. Two signed originals plus one copy of the Articles of Incorporation, and
2. Two signed originals plus one copy of the Designation of Registered Agent.

Enclosed also is a check for \$87.50 for the filing fee, certified copy, and Certificate of Incorporation.

Thank you for your assistance.

Yours truly,


Michael Camus

- encl:
1. Articles of Incorporation
 2. Designation of Registered Agent
 3. Check in the amount of \$87.50

99 OCT 18 AM 7:55
FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

T BROWN OCT 19 1999



FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

September 28, 1999

MICHALE CAMUS
7850 NW 146TH STREET
SUITE 423
MIAMI LAKES, FL 33016

SUBJECT: MORTGAGE BANKERS OF SOUTH FLORIDA, INC.
Ref. Number: W99000022371

We have received your document for MORTGAGE BANKERS OF SOUTH FLORIDA, INC. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking
Director's Office
101 E. Gaines St.
Fletcher Bldg., 6th Floor.
Tallahassee, FL 32399-0350
(850) 410-9111.

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.

Teresa Brown
Corporate Specialist

Letter Number: 799A00047324



ROBERT F. MILLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
32399-0350

October 5, 1999

Mr. Michael Camus
7850 NW 146th Street
Suite 423
Miami Lakes, Florida 33016

Dear Mr. Camus:

Re: "Mortgage Bankers of South Florida, Inc."

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Department that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced name being registered to conduct business in the state of Florida.

Sincerely,

A handwritten signature in black ink, appearing to read "Art Simon".

Art Simon
Director

:kr

cc: Karon Beyer, Chief
Bureau of Corporate Records
Division of Corporations
Secretary of State's Office

FILED
99 OCT 18 AM 7:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
of
MORTGAGE BANKERS OF SOUTH FLORIDA, INC.

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

The name of the corporation shall be:

Mortgage Bankers of South Florida, Inc.

ARTICLE II

The initial principal place of business and mailing address shall be:

7850 NW 146th Street

Suite 423

Miami Lakes, FL 33016

ARTICLE III

The corporation may engage in any activity permitted by the laws of the United States and the State of Florida.

ARTICLE IV

The corporation shall have perpetual existence.

ARTICLE V

The number of shares of stock that the corporation is authorized to have outstanding at any time shall be 1,000 shares of common stock having a par value of \$1.00, fully paid and non-assessable.

ARTICLE VI

The name of the initial Registered Agent shall be: Michael Camus; and the address of the initial Registered Agent shall be: 7850 NW 146th Street; Suite 423; Miami Lakes, FL 33016

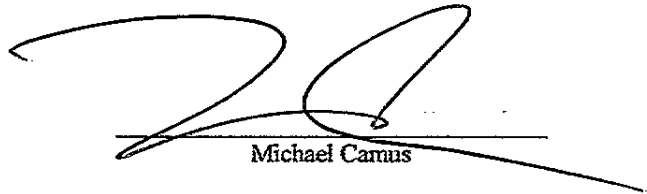
ARTICLE VII

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

Michael Camus
7850 NW 146th Street
Suite 423
Miami Lakes, FL 33016

ARTICLE VIII

I, the undersigned Incorporator, do make and file these Articles of Incorporation, hereby declaring and certifying that the facts herein stated are true and correct, and accordingly have hereunto set my hand and seal this 21st day of September 1999.



Michael Camus

**CERTIFICATE OF DESIGNATION
OF
REGISTERED AGENT/REGISTERED OFFICE**

FILED
99 OCT 18 AM 7:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Pursuant to the provisions of Section 607.0501, Florida Statutes, the undersigned Corporation, organized under the laws of the State of Florida, submits the following statement in designating the Registered Office/Registered Agent in the State of Florida.

The name of the Corporation is *Bank* **Mortgage Brokers of South Florida, Inc.**

The name and address of the Registered Agent and Registered Office is:

Michael Camus
7850 NW 146th Street
Suite 423
Miami Lakes, FL 33016

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.


Michael Camus

9-2-99
Date