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To:

Division of Corporations  
Fax Number : (850)922-4001

From:

Account Name : CORPORATE CREATIONS INTERNATIONAL INC.  
Account Number : 110432003053  
Phone : (305) 672-0686  
Fax Number : (305) 672-9110

**FLORIDA PROFIT CORPORATION OR P.A.**

**Finance Mortgage of America, Inc.**

Certificate of Status	1
Certified Copy	0
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## ARTICLES OF INCORPORATION

### Article I. Name

The name of this Florida corporation is:  
Finance Mortgage of America, Inc.

### Article II. Address

The Corporation's mailing address is:  
Finance Mortgage of America, Inc.  
6458 NW 1170 Terrace  
Miami FL 33015

### Article III. Registered Agent

The name and address of the Corporation's registered agent is:  
Andres F. Alos  
3306 Ponce de Leon  
Suite 250  
Coral Gables FL 33134

### Article IV. Board of Directors

The name of each member of the Corporation's Board of Directors is:  
Alexander Guerra

The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by applicable law.

Andres F. Alos | FL Bar Member 0015466  
Alos & Associates, P.A.  
3306 Ponce de Leon  
Suite 250  
Coral Gables FL 33134  
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Article V. Capital Stock

The Corporation shall have the authority to issue 2,000 shares of common stock, par value \$.01 per share.

Article VI. Incorporator

The name and address of the incorporator is:

Andres F. Alos  
Alos & Associates, P.A.  
3306 Ponce de Leon  
Suite 250  
Coral Gables FL 33134

Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on October 25, 1999.

The undersigned incorporator executed these Articles of Incorporation on October 25, 1999.



ANDRES F. ALOS

by A.M. Kelly as attorney-in-fact

Andres F. Alos | FL Bar Member 0015466  
Alos & Associates, P.A.  
3306 Ponce de Leon  
Suite 250  
Coral Gables FL 33134  
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**CERTIFICATE OF DESIGNATION  
REGISTERED AGENT/OFFICE**

**CORPORATION:**

Finance Mortgage of America, Inc.

**REGISTERED AGENT/OFFICE:**

Andres F. Alos  
3306 Ponce de Leon  
Suite 250  
Coral Gables FL 33134

I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.



ANDRES F. ALOS  
by A.M. Kelly as attorney-in-fact

Date: October 25, 1999

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