P02000103737

Florida Department of State
Division of Corporations
Public Access System

Electronic Filing Cover Sheet

Note: Please print this page and use it as a cover sheet. Type the fax audit number (shown below) on the top and bottom of all pages of the document.

(((H02000203562 2)))

Note: DO NOT hit the REFRESH/RELOAD button on your browser from this page. Doing so will generate another cover sheet.

```
To:
     Division of Corporations
     Fax Number      : (850)205-0381

From:
     Account Name    : EMPIRE CORPORATE KIT COMPANY
     Account Number  : 072450003255
     Phone           : (305)634-3694
     Fax Number      : (305)633-9696
```

FILED
2002 SEP 25 AM 9:15
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.

THE PRIVATE MORTGAGE LENDER, INC.

Certificate of Status	0
Certified Copy	1
Page Count	06
Estimated Charge	$78.75

09-26-02

H 0200020356 2

FILED
2002 SEP 25 AM 9:15
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

6

ARTICLES OF INCORPORATION

OF

THE PRIVATE MORTGAGE LENDER, INC.

ARTICLE I - NAME

The name of the corporation is: **THE PRIVATE MORTGAGE LENDER, INC.**

ARTICLE II - DURATION

This corporation shall have perpetual existence.

ARTICLE III - PURPOSE

The purpose or purposes for which the corporation is organized is to transact all lawful business for which corporations may be organized under the Florida Business Corporation Act of the State of Florida.

ARTICLE IV - STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is One Hundred (100) shares, all of which shall be common stock and the capital of the corporation, and additional stock may be issued by the Directors of the corporation for any consideration deemed advisable. Each share of common stock shall be valued at One ($1.00) dollar per share.

ARTICLE V - PREFERENCES, LIMITATIONS AND RELATIVE RIGHTS OF SHARES OF COMMON STOCK

H 0200020356 2

Except as otherwise provided by law, the entire voting power for the election of directors and for all other purposes shall be vested exclusively in the holders of the outstanding Common Shares.

ARTICLE VI - REGISTERED AGENT, INITIAL REGISTERED OFFICE, MAILING ADDRESS AND INITIAL PRINCIPAL OFFICE

The Registered Agent of this corporation shall be Arlene Raijman, Esq., 300 71st Street, Suite 527, Miami Beach, Florida 33141. The Initial Principal Office and Mailing Address of this corporation in the State of Florida shall be: P.O. Box 402188, Suite 202B, Miami Beach, FL 33140-0188. The Board of Directors may, from time to time, move the principal office to any other address in Florida.

ARTICLE VII - DIRECTORS

This corporation shall have one (1) Director initially. The number of directors may be increased or diminished from time to time through the Bylaws adopted by the stockholders, but shall never be less than one (1).

ARTICLE VIII - INITIAL DIRECTORS AND OFFICERS

Director	Milton Raijman P.O. Box 402188 Miami Beach, FL 33140-0188
President	Milton Raijman P.O. Box 402188 Miami Beach, FL 33140-0188

Secretary/Treasurer

Milton Raijman
P.O. Box 402188
Miami Beach, FL 33140-0188

ARTICLE IX - INCORPORATOR

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

Arlene Raijman, Esq.
Arlene Raijman, P.A.
300 71st Street, Suite 527
Miami Beach, FL 33141

ARTICLE X - 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 at least a majority of the stock entitled to vote thereon, unless all the directors and all the stockholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

ARTICLE XI - INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former director or officer, to the full extent permitted by law.

ARTICLE XII - BYLAWS

The power to adopt, alter, amend or repeal bylaws shall be vested in the Board of Directors and the Shareholders.

IN WITNESS WHEREOF, the undersigned has executed the foregoing Articles of Incorporation on this 25 day of September, 2002.

Milton Raijman

STATE OF FLORIDA)
SS.:
COUNTY OF MIAMI-DADE)

I HEREBY CERTIFY that on this day, before me, a Notary Public duly authorized in the State and County aforesaid to take acknowledgments, personally appeared, MILTON RAIJMAN, a married man, to me known personally to be the person described in and who executed the foregoing Articles of Incorporation, and who acknowledged before me that he subscribed to these Articles of Incorporation.

WITNESS my hand and official seal in the County and State aforesaid, this 25 day of September, 2002.

NOTARY PUBLIC
My Commission Expires:

OFELIA BARILLAS
MY COMMISSION # DD 143085
EXPIRES: September 21, 2006
Bonded Thru Notary Public Underwriters

CERTIFICATE DESIGNATING REGISTERED AGENT

In compliance with Sections 48.091 and 607.0501, Florida Statutes, the following is submitted:

THAT THE PRIVATE MORTGAGE LENDER, INC., desiring to organize under the laws of the State of Florida, with its principal office as indicated in the Articles of Incorporation, at the City of Miami, County of Miami-Dade, State of Florida, has named Arlene Raijman, Esq., 300 71st Street, Suite 527, Miami Beach, Florida 33141, as its Agent to accept service of process within this State.

Arlene Raijman, Esq.
Incorporator

H 0200020356 2

ACKNOWLEDGMENT:

Having been named to accept service of process for the above named corporation, at the place designated in this Certificate, the undersigned agrees to act in this capacity, and agrees to comply with the provisions of Florida law relative to keeping the designated office open.

Arlene Raijman
Registered Agent

H 0200020356 2