

JONATHAN KLINE

ATTORNEY AT LAW

995000002909

January 6, 1995

Pembroke Pines Professional Center  
9050 Pines Boulevard  
Suite 450  
Pembroke Pines, Florida 33024  
(305) 435-5291  
Facsimile (305) 435-7877

Secretary of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, Florida 32314

Dear Sir or Madam:

300001874778  
-01/10/95--01066--016  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

Enclosed is the Articles of Incorporation for Mortgage Auditors, Inc. I have enclosed a check for \$70.00 which will cover the filing of the Articles of Incorporation and the designation of and acceptance by the registered agent.

I have enclosed a copy so that it may be "clocked in" and sent back to my law firm:

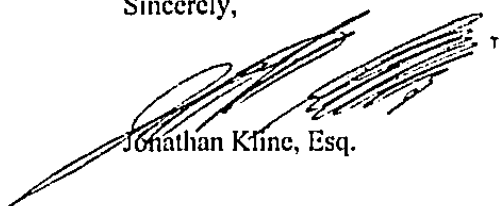
Jonathan Kline, Attorney At Law  
Pembroke Pines Professional Center  
9050 Pines Boulevard, Suite 450  
Pembroke Pines, Florida 33024

FILED  
95 JAN -9 PM 5:59  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

If you have any questions please do not hesitate to contact my office.

JAN 11 1995 BSB

Sincerely,



Jonathan Kline, Esq.

ARTICLES OF INCORPORATION  
OF  
**MORTGAGE AUDITORS, INC.**

FILED  
95 JAN -9 PH 5: 59  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned Subscribers to these articles of incorporation hereby associate themselves together to form a corporation under the laws of the State of Florida.

ARTICLE I

NAME

The name of this corporation is **MORTGAGE AUDITORS, INC.**

ARTICLE II

PURPOSE

This corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III

CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 2,000 (two thousand) shares of common stock having a nominal or par value of \$1.00 One Dollar per share. All said shares shall be payable in cash, property, labor or services at a valuation to be fixed by the Board of Directors at a meeting called for that purpose. Property, labor or services may be purchased or paid for with capital stock at a just valuation to be fixed by the Board of Directors.

ARTICLE IV

INITIAL CAPITAL

The amount of capital with which this corporation will begin business is not less than \$100.00.

ARTICLE V

## **TERM OF EXISTENCE**

This corporation shall have a perpetual existence commencing on the date of receipt of these Articles of Incorporation by the Secretary of the State of Florida.

## **ARTICLE VI**

### **ADDRESS**

The initial office address of the principal office of this corporation in the State of Florida is 3295 Pinewalk Drive North, #205, Margate, Florida 33063. The Board of Directors may from time to time move the principal office to another address in Florida.

## **ARTICLE VII**

### **MAILING ADDRESS**

The Board of Directors may at any time without notice to the shareholders change the mailing address of this corporation and this address may be different than the "office address" as reflected in Article VI of these articles.

## **ARTICLE VIII**

### **DIRECTORS**

This Corporation shall never have less than one director. The number of directors may be either increased or diminished from time to time by the By-laws adopted by the stockholders, but shall never be less than one.

## **ARTICLE IX**

### **INITIAL DIRECTORS**

The names and post office addresses of the initial Board of Directors is:

<u>Office</u>	<u>Name</u>	<u>Address</u>
President	Richard Ashenfarb	3295 Pinewalk Drive North #205 Margate, Florida 33063
Secretary	Deborah Ashenfarb	3295 Pinewalk Drive North #205 Margate, Florida 33063

**ARTICLE X**

**SUBSCRIBER**

The name and post office address of the subscriber of these articles of incorporation, the number of shares of stock of stock that he agree to take and the value of the consideration therefore is:

Name	Address	Shares	Consideration
Richard Ashenfarb	3295 Pinewalk Drive North #205 Margate, Florida 33063	100	\$100.00
Deborah Ashenfarb	3295 Pinewalk Drive North #205 Margate, Florida 33063	100	\$100.00

**ARTICLE XI**

**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 two thirds 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 made.

**ARTICLE XII**

**REGISTERED OFFICE AND REGISTERED AGENT**

That *Mortgage Auditors, Inc.*, desiring to organize under the laws of the State of Florida, with its principal office as indicated in the Articles of Incorporation in the City of Margate, the County of Broward, State of Florida, hereby designates Jonathan Kline, Esquire, as its Registered Agent, to accept service of process within the State. This registered agents' address shall be known as the registered office and is located at Pembroke Pines Professional Center, 9050 Pines Boulevard, Suite 450, Pembroke Pines, Florida 33024.

ARTICLE XIII

INCORPORATOR

The name and business address of the person signing these Articles of Incorporation is:

Richard Ashenfarb  
3295 Pinewalk Drive North  
#205  
Margate, Florida 33063


WITNESS the hand and seal of the incorporators in Broward County, State of Florida,  
this 5th day of January, 1995.

  
Richard Ashenfarb

STATE OF FLORIDA     )  
                                  )   SS  
COUNTY OF BROWARD )

BEFORE ME, a Notary Public, authorized to take acknowledgments in the State of Florida and County set forth above, personally appeared **Richard Ashenfarb**, who is personally known to me or who provided  a Florida Drivers License or  \_\_\_\_\_, as identification and who executed the foregoing instrument and acknowledged before me that he executed the same.

WITNESS my hand and seal at, Broward County, Florida this 5th day of January, 1995.

  
Notary Public



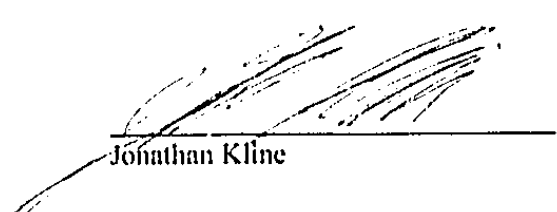
**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR  
DOMICILE FOR THE SERVICE OF PROCESS WITHIN  
FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY  
BE SERVED**

FILED  
95 JAN -9 PH 5: 59  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

In compliance with Section 48.091, of the Florida Statutes, the following is submitted:

That MORTGAGE AUDITORS, INC., desiring to organize under the laws of the State of Florida, with its principal place of business at the City of Margate, State of Florida, has named Jonathan Kline, located at the Pembroke Pines Professional Center, 9050 Pines Boulevard, Suite 450, Pembroke Pines, Florida 33024 as its Registered Agent to accept service of process within the State of Florida.

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties for a period of 1 (one year) from the filing date of this document with the Secretary of State.

  
Jonathan Kline

Date: 1-5-95