

## Florida Department of State

Division of Corporations

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**FLORIDA PROFIT/NON PROFIT CORPORATION  
BREVARD MORTGAGE FORECLOSURE SERVICES, INC.**

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## ARTICLES OF INCORPORATION

OF

### BREVARD MORTGAGE FORECLOSURE SERVICES, INC.

The undersigned subscriber to these Articles of Incorporation is a natural person competent to contract and hereby form a non profit Corporation under Chapter 617 of the Florida Statutes.

#### ARTICLE 1 - NAME

The name of the Corporation is BREVARD MORTGAGE FORECLOSURE SERVICES, INC., (hereinafter, "Corporation").

#### ARTICLE 2 - PURPOSE OF CORPORATION

The Corporation shall engage in any activity or business permitted under the laws of the United States and of the State of Florida mainly non profit foreclosure program.

#### ARTICLE 3 - PRINCIPAL OFFICE

The address of the principal office of this Corporation is 3150 North Wickham Road Suite 5, Melbourne, Florida 32935 and the mailing address is the same.

#### ARTICLE 4 - INCORPORATOR

The name and street address of the incorporator of this Corporation is:

Elsie Sanchez  
1840 Southwest 22nd Street, 4th Floor  
Miami, Florida 33145

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#### ARTICLE 5 - OFFICERS

The officers of the Corporation shall be:

President: Philip Fougerousse  
Secretary: Polly Fougerousse

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whose mailing addresses shall be the same as the principal address of the Corporation.



**SPIEGEL & UTRERA, P.A.**

LAWYERS

[www.amerilawyer.com](http://www.amerilawyer.com)

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### ARTICLE 6 - DIRECTORS

The Directors shall be elected by a majority vote of the Members of this Corporation. The Directors of the Corporation shall be:

Philip Fougerousse  
Polly Fougerousse  
Toni Hayes

whose mailing addresses shall be the same as the principal address of the Corporation.

### ARTICLE 7 - TERM OF EXISTENCE

This Corporation shall have perpetual existence.

### ARTICLE 8 - CAPITAL STOCK

This Corporation shall have no capital stock and shall be composed of members rather than shareholders.

### ARTICLE 9 - QUALIFICATIONS OF MEMBERSHIP

The categories of membership, qualifications for membership and the manner of admission shall be as set forth in and regulated by the By Laws of the Corporation.

### ARTICLE 10 - VOTING RIGHTS

Members of the Corporation will have such voting rights as are provided in the By Laws of the Corporation.

### ARTICLE 11 - LIABILITIES FOR DEBTS

Neither the members nor the members of the Board of Directors or officers of the Corporation shall be liable for the debts of the Corporation.



SPIEGEL & UTRERA, P.A.

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### ARTICLE 12 - REGISTERED OFFICE AND REGISTERED AGENT

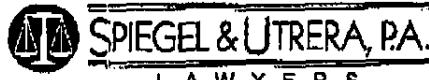
The initial address of registered office of this Corporation is Spiegel & Utrera, P.A., located at 1840 Southwest 22nd Street, 4th Floor, Miami, Florida 33145. The name and address of the registered agent of this Corporation is Spiegel & Utrera, P.A., 1840 Southwest 22nd Street, 4th Floor, Miami, Florida 33145.

### ARTICLE 13 - EFFECTIVE DATE

These Articles of Incorporation shall be effective immediately upon approval of the Secretary of State, State of Florida.

### ARTICLE 14 - 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 Members, and approved at a Members meeting by a majority of the Members, unless all the Directors and all the Members sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.



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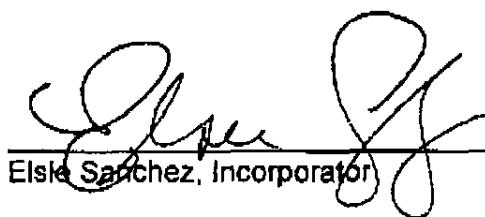
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IN WITNESS WHEREOF, I have hereunto set my hand and seal, acknowledged and filed the foregoing Articles of Incorporation under the laws of the State of Florida, this 26<sup>th</sup> day of April 2010.



Elsie Sanchez, Incorporator

ACCEPTANCE OF REGISTERED AGENT DESIGNATED  
IN ARTICLES OF INCORPORATION

Spiegel & Utrera, P.A., having a business office identical with the registered office of the Corporation name above, and having been designated as the Registered Agent in the above and foregoing Articles of Incorporation, is familiar with and accepts the obligations of the position of Registered Agent under the applicable provisions of the Florida Statutes.

Spiegel & Utrera, P.A.

By:

Natalia Utrera, Vice President

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