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ARTICLES OF INCORPORATION

The undersigned acting as incorporator of a corporation pursuant to chapter 617, Florida Statutes, adopts the following Artocles of Incorporation.

Article I

The name of the corporation shall be:

CHRISTIAN MORTGAGE NETWORK, INC.

Article II

The principal place of business of corporation and the address shall be:

620 McCrillus Rd. in the City of Largo, County of Pinellas, State of Florida,

Article III

The corporation is not a licensed mortgage brokerage business, but a full time Christian Business Ministry that works along side of and ministers directly to the employees, owners, and management of State approved Licensed Mortgage Brokerage Business' as well as with the companies and individuals with which they interact. It's primary function is to act as direct source of communication, however written or verbal, between themselves and other Christian and Non-Christian Oriented Businesses in the community with which they interact. The specific function of CMN is to physically, actively promote the Living Word of God directly to businesses on the city, regional, and state wide level. It has composed copy written materials that supply job descriptions, motivational materials, phamplets, and other pertenent materials that helps them introduce and actually use Christian tenants and Scriptue from the Living Word of God, the Holy Bible as according to James.

As a ministry organized with a Pastoral Head, the Father Ronald K. Pace of the Catholic Charasmatic Rite of the Catholic Charasmatic Church, the head of the teaching arm of the Order he represents in Florida, this Business Ministry will also use all of it's monetary resources, income, donations, contributions, and accumulated properties to support homeless families and individuals. It will also develop a contribution system for continuing support of needy individuals, and when ever possible, actually acquire or help individuals acquire housing.

The relationship between the ministry and the licensed mortgage businesses with which it operates is an essentil link. This direct link between the American Business Community and active Christian Business Ministeries. is the basis for the development of a more Christian Like Atmosphere in American Workplace, as well as a source for us to actively work with the businesses themselves in the State of Florida and the public at large.

Article IV

The corporation will initially have three persons on it's Board of Directors, two others to be added within the next 30-90 days. These initial directors were appointed by the Incorporator/Registered Agent. All other directors appointed must be approved by the majority. Members must vote at the annual meeting or at meeting that are announced by the President or by proxy issued by the member himself, or he may do so through his attorney.

The procedures to alter, change, or eliminate, or amend the articles or bylaws are described in the bylaws. The use of classes of Board Members, how successors are elected or appointed, areas regarding duration of office, resignations, conflict of interest issues, and board member replacement are also described in the bylaws. Issues such as reorganization, mergers and acquisitions, restatement of the articles, vacancys on the board, Actions to be taken without meetings, potential liabilities, and issues concerning donations, taxes, Registerd agent removal or replacement, and other legal matters as they may arise are also described in the Bylaws.

Articles of Incorporation: Page 4.

Article V

We shall have all of the powers as outlined in section 617.0302, Florida Statutes.

Article VI

The Board of Directors of the Corporation are:

Gerald J. Giunta President, Secretary, Treasurer 620 McCrillus Rd. Largo, Florida 34640

Ron Pace 1850 Clear Brook Drive Clearwater, FL 34622

Kathy Linden 13066 Farminton Trail Seminole, FL 34646

Article VII

The name and address of the official Registered Agent is:

Gerald J. Giunta 620 McCrillus Rd. Largo, Fl 34640

Article VIII

The name and addres of the incorporator for the Articles of Incorporation is:

Gerald J. Giunta 620 McCrillus Rd. Largo, FL. 34640

The undersigned has executed these Articles of Incorporation on this the _______day of ________, 1996

Gerald J. Giunta

D. EILEEN MULLEN
MY COMMISSION # CC 387061
EXPIRES: June 16, 1998
Bonded Thru Notary Public Underwriters

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

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PURSUANT TO THE PROVISIONS OF SECTION 617.0501, FLORIDA STATUTES, THE PARE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF ORDAY FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1.	The	name	of	the	cor	porat	ion	is:
					•••	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		

Christian Mortgage Network, Inc.

(must include suffix)

2. The name and address of the registered agent and office is:

Gerald J. Giunta (NAME)

620 McCrillus Rd. Largo, FL 34640
(P.O. Box or Mail Drop Box NOT ACCEPTABLE)

Largo, FL 34640 (City/State/Zip)

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.

(SIGNATURE)

May 9, 1996