

P00000010487
Law Office
of

Suzanne C. Quiñónez, P.A.

2747 BLANDING BLVD., SUITE 104, MIDDLEBURG, FL
P.O. BOX 130, MIDDLEBURG, FL 32050-0130

January 24, 2000

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

EFFECTIVE DATE
01-21-00

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-01/25/00--01065--006
***122.50 ***78.75

Dear Secretary:

Enclosed for filing are the Articles of Incorporation for Millennium Mortgage Brokers, Inc., along with the acceptance by James R. Johnson as the registered agent. Once filed, please return a certified copy of the Article of Incorporation to me at the address listed above.

Enclosed in payment of the \$35.00 filing fee, \$35.00 registered agent fee, and \$52.50 certified copy fee, is a firm check in the amount of \$122.50.

Sincerely,

Suzanne C. Quiñónez
Suzanne C. Quiñónez

S. Thompson JAN 31 2000

EFFECTIVE DATE
01-21-00

ARTICLES OF INCORPORATION
OF

Millennium Mortgage Brokers, Inc.

ARTICLE I
Name of Corporation

Millennium Mortgage Brokers, Inc.

ARTICLE II
Business of Corporation

The corporation may engage in the business of operating a mortgage brokerage company and may also engage in any other lawful 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 capital stock this corporation is authorized to have outstanding at any one time shall be five thousand (5000) shares of common stock having a par value of One Dollar (\$1.00) per share. The common stock shall be entitled to one vote per share.

ARTICLE IV
Preemptive Rights

No stockholder shall have any preemptive right to purchase new stock or any type of stock of this corporation.

ARTICLE V
Corporate Existence

The existence of this corporation shall commence at 12:01 A.M. on January 21, 2000, and thereafter it shall have perpetual existence.

FILED
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TALLAHASSEE, FLORIDA

ARTICLE VI
Principal Place of Business

The address of the principal business office of the corporation shall be 2925 Plainwood Place, Green Cove Springs, FL 32043, and the mailing address of the corporation shall be 2925 Plainwood Place, Green Cove Springs, FL 32043.

ARTICLE VII
Resident Agent

The street address of the corporation's initial registered office is 2925 Plainwood Place, Green Cove Springs, FL 32043 and the initial registered agent at that office is James R. Johnson, whose acceptance is set forth at the end of these Articles.

ARTICLE VIII
Board of Directors

The initial Board of Directors shall consist of two directors and the name and address of the persons who are to serve as the member of the Board of Directors is as follows:

<u>Name</u>	<u>Address</u>
James R. Johnson	2925 Plainwood Place Green Cove Springs, FL 32043
Kerri K. Johnson	2925 Plainwood Place Green Cove Springs, FL 32043

The number of directors may be changed from time to time by the By Laws.

ARTICLE IX
INDEMNIFICATION

The corporation shall indemnify its directors, officers, employees, and agents to the fullest extent permitted by law.

ARTICLE X
COMPENSATION


The board of directors shall have the power to set the amount, if any, of the compensation to be paid to the directors of the corporation.

ARTICLE X
Incorporation

The name and street address of the person signing these Articles of Incorporation as incorporator are as follows:

<u>Name</u>	<u>Address</u>
James R. Johnson	2925 Plainwood Place Green Cove Springs, FL 32043

The undersigned, being the original incorporator herein before named, for the purpose of forming a corporation to do business both within and without the State of Florida, does make, subscribe, acknowledge and file these Articles, hereby declaring and certifying that the facts herein stated are true, and accordingly, has hereunto set his hand and seal this 14th day of January, 2000.


James R. Johnson
Incorporator

STATE OF FLORIDA)
) ss.
COUNTY OF CLAY)

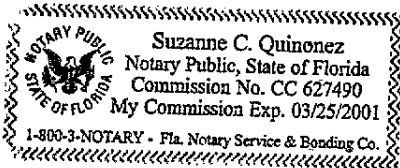
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On this 14th day of January, 2000, personally appeared
before me James R. Johnson, party to the foregoing Articles of
Incorporation of Millennium Mortgage Brokers, Inc., () who is
well known to me or who produced FL DL J525-456-64-250-0 as
identification and who did not take an oath, and who acknowledged
said Articles to be his act and deed.

NOTARY PUBLIC

Suzanne C. Quinonez
Signature

Suzanne C. Quinonez
Typed, Printed, or Stamped
State of Florida at Large
My Commission expires:



Acceptance of Designation

The undersigned, James R. Johnson, hereby accepts
appointment as registered agent of Millennium Mortgage Brokers,
Inc. and does hereby state that he is familiar with, and accepts,
the obligations of such position.

Done this 14th day of January, 2000.

James R. Johnson
James R. Johnson