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Florida Department of State  
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TALLAHASSEE, FLORIDA

**FLORIDA PROFIT CORPORATION OR P.A.**

**Choice Mortgage Brokers, Inc.**

Certificate of Status	0
Certified Copy	0
Page Count	03
Estimated Charge	\$70.00

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**ARTICLES OF INCORPORATION  
OF  
CHOICE MORTGAGE BROKERS, INC.**

**ARTICLE I - NAME**

The name of this Corporation is Choice Mortgage Brokers, Inc.

**ARTICLE II - NATURE OF BUSINESS**

This Corporation will engage in the brokerage business, but 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 authorized capital of the Corporation shall be 7,500 shares of the common stock at a par value of \$1.00 per share.

**ARTICLE IV - TERM OF EXISTENCE**

This Corporation is to exist perpetually.

**ARTICLE V - PREEMPTIVE RIGHTS**

Every Stockholder, upon the sale for cash of any new stock of this Corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

**ARTICLE VI - PRINCIPAL OFFICE AND MAILING ADDRESS**

The initial street address of the principal office and the mailing address of this Corporation is 12011 Blue Star Court, Jacksonville, Florida 32246. 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, by Bylaws adopted by the Stockholders.

**ARTICLE VIII - INITIAL DIRECTORS**

The name and street address of the member of the first Board of Directors is:

Rick Reed

12011 Blue Star Court  
Jacksonville, FL 32246

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**ARTICLE IX - INCORPORATOR**

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

John McE. Miller, Esquire  
333 First St. North, Suite 305  
Jacksonville Beach, FL 32250

**ARTICLE IX - SECTION 1244 STOCK**

The Board of Directors is authorized to issue "Section 1244 Stock", as defined by Section 1244 of the Internal Revenue Code as the same may be amended from time to time.

**ARTICLE X - INITIAL REGISTERED OFFICE AND AGENT**

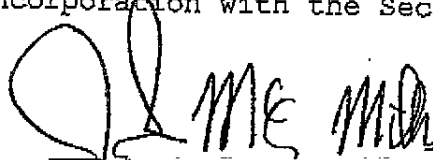
The street address of the initial registered office of this Corporation is 333 First St. N., Suite 305, Jacksonville Beach, Florida 32250 and the name of the initial registered agent of this Corporation at that address is John McE. Miller.

**ARTICLE XI - AMENDMENT**

These Articles of Incorporation may be amended, altered, or changed at any time, from time to time, in the manner now or hereafter prescribed by the applicable Florida Statutes, and all rights conferred on a stockholder herein are granted subject to this reservation.

**ARTICLE XII - EFFECTIVE DATE**

The existence of this Corporation shall commence on the date of filing of these Articles of Incorporation with the Secretary of State.

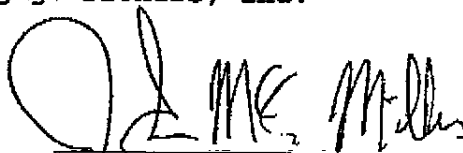
  
Incorporator

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ACCEPTANCE OF DUTIES AS REGISTERED AGENT

I hereby accept all duties and obligations in acting as  
Registered Agent for **Choice Mortgage Brokers, Inc.**



John McE. Miller  
338 E. First St. N., Suite 305  
Jacksonville Beach, FL 32250  
Telephone: (904) 249-8500  
Facsimile: (904) 249-0841  
Florida Bar No. 516491

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