

P01000009431

Florida Department of State

Division of Corporations

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Katherine Harris, Secretary of State

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To: Division of Corporations
Fax Number : (850) 922-4001

From: Account Name : INCORPORATETIME.COM, INC.
Account Number : I19990000221
Phone : (631) 224-9004
Fax Number : (631) 859-0904

FILED
01 JAN 25 PM 12:15
SECRETARY OF STATE
TALLAHASSEE FLORIDA

FLORIDA PROFIT CORPORATION OR P.A.

NEED A REFI MORTGAGE CORP.

Certificate of Status	0
Certified Copy	0
Page Count	02
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T. SMITH JAN 25 2001

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ARTICLES OF INCORPORATION
THE UNDERSIGNED INCORPORATION FOR THE PURPOSE OF FORMING A
CORPORATION UNDER THE FLORIDA BUSINESS CORPORATION ACT
HEREBY ADOPTS THE FOLLOWING ARTICLES OF INCORPORATION

ARTICLE I NAME

THE NAME OF CORPORATION SHALL BE:
NEED A REFI MORTGAGE CORP.

ARTICLE II PRINCIPAL OFFICE

The principal place of business & mailing address of this corporation
shall be

30013 MORNING MIST DRIVE
WESLEY CHAPEL FL 33543

ARTICLE III SHARES


THE NUMBER OF SHARES OF STOCK THAT THIS CORPORATION IS
AUTHORIZED TO HAVE OUTSTANDING AT ANY ONE TIME IS:
2,000 SHARES AT \$.01 PAR VALUE

ARTICLE IV: INITIAL REGISTERED AGENT AND STREET
ADDRESS: The name and Florida street address of the initial
registered agent are:

LEE MCANINCH
30013 MORNING MIST DR
WESLEY CHAPEL FL 33543

ARTICLE V: INCORPORATOR: The name and address of the
Incorporator to these Articles of Incorporation are:

KERRY WALSH, INCORPORATETIME.COM, INC.
35 CARLETON AVENUE, ISLIP TERRACE, NY 11752


Kerry Walsh, Incorporator

1/25/01
Date

Having been named registered agent and to accept service of process for the
above stated corporation as 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 familiar with and accept the
obligations of my position as registered agent.


Lee McAninch, Registered Agent

1-3-01
Date

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