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DEPARTMENT OF STATE
TALLAHASSEE, FLORIDA

BOARD OF DIRECTORS

Officers

Dr. Roy Phillips
President

Hosea Butler, Jr.
Secretary

Verbert C. Anderson
Treasurer

Members

Reginald Clyne, Esq.

John A. Hall

Congresswoman Carrie P. Meek

Garth C. Reeves

Dorothea Stewart

Elaine H. Black
Executive Director

March 15, 2001

Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, FL 32314

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-03/19/01--01060--007
*****70.00 *****70.00

Subject: Articles of Incorporation to be filed.

Dear Mrs. Brown:

Enclosed please find an original and one copy of the Articles of Incorporation and Certificates Designating Place of business, and a money order for filing fees for the following:

No	Company Name	CK/MO #	Amount
1.	Mortgage Options Financial Corporations, Inc.	06-202671431	\$70.00
2.	Sho Time Grill, Inc.	06-140381458	\$78.75
3.	Advance Precision A/C Cooling and Heating, Inc.	02676526920	\$70.00
4.	Pat's Beauty Team, Inc.	06-140381453	\$78.75
5.	Labor All, Inc.	06-280394813	\$78.75
6.	Step By Step Christian Academy, Inc.	96782288163	\$78.75
7.	TOTAL		\$455.00

Please file both the Articles and Certificate of Designation for the corporation. Thank you kindly.

Sincerely,

Crystal M. Connor, Esq.
Crystal M. Connor, Esq.
Legal Department

Encls.

TOOLS FOR CHANGE

BLACK ECONOMIC DEVELOPMENT COALITION, INC.

6015 N.W. 7th Avenue • Miami, FL 33127 • (305) 751-8934 • Fax (305) 751-1619
E-mail: tfc@tfc.org • Web Site: <http://www.tfc.org>

D. BROWN MAR 19 2001

ARTICLES OF INCORPORATION
OF
MORTGAGE OPTIONS FINANCIAL COPORATION, INC.

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**SECRETARY OF STATE
TALLAHASSEE, FLORIDA**

The undersigned, incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation:

ARTICLES I: NAME OF THE CORPORATION

The name of the corporation is **MORTGAGE OPTIONS FINANCIAL COPORATION, INC.** hereinafter referred to as the "Corporation".

ARTICLE II: PRINCIPAL OFFICE AND MAILING ADDRESS

The address of the principal office and mailing address of the Corporation is **701 NW 201 Street, Miami, Florida 33169.**

ARTICLE III: DURATION OF THE CORPORATION

The period of duration of the Corporation shall be perpetual unless dissolved according to law.

ARTICLE IV: PURPOSE OF THE CORPORATION

The purpose for which the Corporation is organized is to engage in any and all lawful business for which corporations may be incorporated under Chapter 607, Florida Statute, as amended.

ARTICLE V: AUTHORIZED SHARES

The Corporation is authorized to issue Five Thousand (5,000) shares of common stock with a par

value of \$1.00 per share. All stock shall be of one class. The Board of Directors may authorize the issuance of such stock to such person(s) upon such terms and for such consideration as they may deem appropriate. The consideration may consist of any tangible or intangible property or benefit to the Corporation, including cash, promissory notes, services performed, promises to perform services evidenced by a written contract, or other securities of the Corporation.

ARTICLE VI: PREEMPTIVE RIGHTS

The Corporation elects to have preemptive rights. Every shareholder, upon the sale for cash of any new or reissued stock of the Corporation, shall have the right to purchase his pro-rata share thereof at the price at which it is offered to others.

ARTICLE VII: INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The street address of the Corporation's initial registered office is **6275 N. W. 171st Street, Miami, Florida 33015**; and the registered agent at that office is **Anne Francis**.

ARTICLE VIII: INITIAL BOARD OF DIRECTORS

The Corporation shall have four (4) director(s) constituting the initial Board of Directors. The number of director(s) may be increased or decreased from time to time by the bylaws.

The initial Board of Director(s) of the Corporation shall be comprised of:

LaTonya Clark
701 NW 201 St.
Miami, Florida 33169

Zeddie Kirkland
1340 NW 190 St.
Miami, FL 33169

Sidney Hunt, Sr.
1340 NW 190 St.
Miami, FL 33169

Nelson D. Clark, Sr.
701 NW 201 St.
Miami, FL 33169

ARTICLE IX: INCORPORATOR

The incorporators of the Corporation are as follows:

LaTonya Clark
701 NW 201 St.
Miami, Florida 33169

IN WITNESS WHEREOF, I, **LaTonya Clark**, the undersigned incorporator, have signed these Articles of Incorporation on this 15 day of March, 2001, and acknowledged the same to be my act.


LaTonya Clark

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON
WHOM PROCESS MAY BE SERVED

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CLERK OF STATE
TALLAHASSEE, FLORIDA

Pursuant to the provisions of Chapters 48.091 and 607.0501 of the Florida Statutes, the following
is submitted, in compliance with said Acts:

First--That **MORTGAGE OPTIONS FINANCIAL COPORATION, INC.** desiring to organize
under the laws of the State of Florida with its principal office, as indicated in the Articles of
Incorporation at City of Miami, County of Dade, State of Florida, has named **La Tonya Clark**, at **701
NW 201 Street**, in the City of Miami, County of Miami-Dade, State of Florida, as its agent to accept
service of process within this state.

-Acceptance of Agent-

ACKNOWLEDGMENT:

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.

BY: La Tonya Clark
La Tonya Clark
DATE: 3/15/01