

Chapter Number Only

VALIDATION ONLY

8/28/10  
Ola Ohigbe

Requestor's Name

18441 NW 2 Ave. #220

Address

Miami, FL 33169

City

State

ZIP

Phone

305-654-4090

100004559661-115  
-08/28/01--01017--015  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

CORPORATION(S) NAME

Concept Mortgage + Financial Services, Inc.

FILED  
01 AUG 28 11:59  
RECEIVED  
01 AUG 28 AM 9:30  
DIVISION OF CORPORATION  
TALLAHASSEE FLORIDA  
SECRETARY OF STATE

Empire Toll Free: 1-800-432-3028

☒ Profit

☐ NonProfit

☐ Amendment

☐ Merger

☐ Foreign

☐ Dissolution

☐ Mark

☐ Limited Partnership

☐ Annual Report

☐ Other

☐ Reinstatement

☐ Reservation

☐ Change of Registered Agent

☒ Certified Copy

☐ Photo Copies

☐ Certificate Under Seal

☐ Call When Ready

☐ Call If Problem

☐ After 4:30

☒ Walk In

☐ Will Wait

☒ Pick Up

☐ Mail Out

Name
Availability
Document
Examiner
Updater
Verifier
Acknowledgment
W.P. Verifier

Certified Copy

**ARTICLES OF INCORPORATION  
OF  
CONCEPT MORTGAGE & FINANCIAL SERVICES, INC.**

**FILED**  
01 AUG 28 AM 11:59  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA

THE UNDERSIGNED, has executed the following document as incorporator of the above named corporation, a corporation organized under the laws of the State of Florida, and all the rights, duties and obligations of the undersigned as incorporator, and those of the corporation, are to be determined in accordance with the laws of the State of Florida.

**ARTICLE I**

**CONCEPT MORTGAGE & FINANCIAL SERVICES, INC.**

The name of this corporation shall be:

**ARTICLE II**

This corporation shall commence existence upon the filing of these Articles of Incorporation by the Department of State, State of Florida, and shall have perpetual existence.

**ARTICLE III**

The principal place of business and mailing address of this corporation shall be:

12905 N.W. 23<sup>rd</sup> STREET  
PEMBROKE PINES, FLORIDA 33028

**ARTICLE IV**

The general nature of the business and objects and purposes proposed to be transacted and carried on by this corporation are to do any and all of the things herein mentioned, as fully and to the same extent as natural persons might do, viz:

- (1) Transact any and all lawful business.
- (2) Said corporation shall further have powers:

To have perpetual succession by its corporation name;  
To sue and be sued, complain, and defend in its  
corporation name in all actions or proceedings;  
To have a corporate seal, which may be altered at  
pleasure, and to use the same by causing it, or a  
facsimile thereof, to be impressed, affixed, or in any other manner  
reproduced;

To purchase, take, receive, lease, or otherwise acquire, own, hold, improve, use, and  
otherwise deal in and with real or personal property or any interest therein, wherever  
situated;

To sell, convey, mortgage, pledge, create a security interest in, lease, exchange,  
transfer, and otherwise dispose of all or any part of its property and assets;

To lend money to, and use its credit to assist, its officers and employees in  
accordance with Florida Statue S607.141;

To purchase, take, receive, subscribe for, or otherwise acquire, own, hold, vote, use,  
employ, sell, mortgage, lend, pledge, or otherwise dispose of, and otherwise use and  
deal in and with, shares or other interests in, or obligations of, other domestic or  
foreign corporations, associations, partnerships, or individuals, or direct or indirect  
obligations of the United States or of any other municipality or of any instrumentality  
thereof;

To make contracts and guarantees and incur liabilities, borrow money at such rates of  
interest as the corporation may determine, issue its notes, bonds, and other  
obligations, and secure any of its obligations by mortgage or pledge of all or any of  
its property, franchises, and income;

To lend money for its corporate purposes, invest and reinvest its funds, and take and  
hold real and personal property as security of the payment of funds so loaned or  
invested;

To conduct its business, carry on its operations, and have offices and exercise the  
powers granted by this act within or without this state;

To elect or appoint officers and agents of the corporation and define their duties and  
fix their compensation.

To make and alter bylaws, not inconsistent with its articles of incorporation or with  
the laws of this state, for the administration;

To make donations for the public welfare or for charitable, scientific, or educational purposes;

To transact any and all lawful business which the board of directors shall find will be in aid of governmental policy;

To pay pensions and establish pension plans, profit sharing plans, stock bonus plans, stock option plans, and other incentive plans for any or all of its directors, officers, and employees, and for any or all of the directors, officers, and employees of its subsidiaries

To be a promoter, incorporator, partner, member, associate, or manager of any corporation, partnership, joint venture, trust, or other enterprise;

To have and exercise all powers necessary or convenient to effect its purposes;

To indemnify any person who by reason of the fact that he is or was a director, officer, employee or agent of the corporation to the full extent as permitted by Florida Statute S607.014;

#### **ARTICLE V**

The aggregate number of shares which this corporation shall have authority to issue is the total sum of 500 shares, having an individual par value of \$1.00

Unless otherwise stated in these articles, or in an amendment to these articles, there shall be only one (1) class of stock of this corporation. (Common)

#### **ARTICLES VI**

The name and street address of the initial Registered Agent of this corporation shall be:

**OLA OLAIGBE  
18441 N.W. 2ND AVENUE STE. #220  
MIAMI, FL 33169**

**ARTICLE VII**

The initial Board of Directors shall consist of a total of (3) people and their names and address of the people who is to serve as an initial director is:

**PRESIDENT**

BRIDGETTE O. HIBBERT  
12905 N.W. 23<sup>rd</sup> STREET  
PEMBROKE PINES, FL. 33028

**VICE PRESIDENT**

ALVIN WILLIAMS  
12905 N.W. 23<sup>rd</sup> STREET  
PEMBROKE PINES, FL. 33028

**SECRETARY**

BRIDGETTE O. HIBBERT  
12905 N.W. 23<sup>rd</sup> STREET  
PEMBROKE PINES, FL. 33028

**TREASURER**


ALVIN WILLIAMS  
12905 N.W. 23<sup>rd</sup> STREET  
PEMBROKE PINES, FL. 33028

**ARTICLE VIII**

The name and address of the incorporator executing these Articles of Incorporation is:

OLA OLAIGBE  
18441 N.W. 2<sup>nd</sup> AVENUE SUITE #220  
MIAMI, FLORIDA 33169

The undersigned has executed these Article of Incorporation this 24<sup>th</sup> day of AUGUST, 2001.

  
\_\_\_\_\_  
Incorporator

**CERTIFICATE OF DESIGNATION  
REGISTERED AGENT/REGISTERED OFFICE**

Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

First that CONCEPT MORTGAGE & FINANCIAL SERVICES, INC.  
(Name of Corporation)

desiring to organize under the laws of the State of FLORIDA  
(State)

with its principal office, as indicated in the Articles of Incorporation has named  
OLA OLAIGBE  
(Name of Registered Agent)

located at MIAMI, County of MIAMI-DADE  
(City) (County)

State of Florida, as its agent to accept service of process within this State.

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE 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 \_\_\_\_\_

Registered Agent

**FILED**  
01 JUN 28 AM 11:59  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA