

TRANSMITTAL LETTER

P02000002514

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

700004690397--0
 -11/21/01--01031--001
 *****78.75 *****78.75

SUBJECT: M.R.A. - Mortgage Reduction Advisor, Inc.
 (Proposed corporate name - must include suffix)

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

☐ \$70.00 Filing Fee
☒ \$78.75 Filing Fee & Certificate of Status

☐ \$78.75 Filing Fee & Certified Copy

☐ \$87.50 Filing Fee, Certified Copy & Certificate of Status

ADDITIONAL COPY REQUIRED

SECRETARY OF STATE
 TALLAHASSEE, FLORIDA

02 JAN -4 AM 9:23

FILED

FROM: Patrick Yvars
 Name (Printed or typed)

4648 Cheyenne Point Tr.
 Address

Kissimmee, FL 34746
 City, State & Zip

(407) 390-0197/ox (407) 509-0436 - cel.
 Daytime Telephone number

789,2551,2589,619,611,2550.
 201-26936

NOTE: Please provide the original and one copy of the articles.



FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

November 27, 2001

PATRICK YVARS
4648 CHEYENNE POINT TR
KISSIMMEE, FL 34746

SUBJECT: M.R.A. - MORTGAGE REDUCTION ADVISOR, INC.
Ref. Number: W01000026936

We have received your document for M.R.A. - MORTGAGE REDUCTION ADVISOR, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

We regret that we were unable to contact you by phone. Please return the corrected document with a letter providing us with an address and telephone number where you can be reached during working hours.

You must list the corporation's principal office and/or a mailing address in the document.

Section 607.0120(6)(b), or 617.0120(6)(b), Florida Statutes, requires that articles of incorporation be executed by an incorporator.

The registered agent must sign accepting the designation.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6972.

Doris Brown
Document Specialist
New Filings Section

Letter Number: 101A00062811

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

OF

M.R.A. MORTGAGE REDUCTION ADVISOR, INC.

ARTICLE I - NAME

The name of this corporation shall be: **M.R.A. – Mortgage Reduction Advisor, Inc.**

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is:

4648 Chevenne Point Tr. City of Kissimmee, Florida , 34746.

ARTICLE III PURPOSE

The purpose for which the corporation is organized is: of transacting any and all business under the laws of the United States and of the State of Florida.

ARTICLE IV – SHARES

This corporation is authorized to issue **one hundred (100) shares of no value** common stock, which shall be designated “Common Stock”.

ARTICLE V INITIAL OFFICERS/DIRECTORS

PATRICK N. YVARS 4648 Chevenne Point Tr. Kissimmee Fl. 34746. President.

RENE M. YVARS 4648 Chevenne Point Tr. Kissimmee Fl. 34746. Secretary.

ARTICLE VI REGISTERED AGENT

The name and Florida street address of the registered agent is :

PATRICK YVARS 4648 Cheyenne Point Tr. Kissimmee Fl. 34746

ARTICLE VII INCORPORATOR

The name and address of the incorporator is:

PATRICK N. YVARS 4648 Cheyenne Point Tr. Kissimmee , Fl.34746

RENE M. YVARS 4648 Cheyenne Point Tr. Kissimmee. Fl 34746

ARTICLE VIII INDEMNIFICATION


The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE IX INCORPORATOR

The names and addresses of the incorporators and their respective shares of these articles are:

NAME	SHARES	ADDRESS
PATRICK N. YVARS	50	4648 Cheyenne Point Tr. Kissimmee, Fl 34746
RENE M. YVARS	50	4648 Cheyenne Point Tr. Kissimmee, Fl 34746

In WITNESS WHEREOF, the undersigned subscribers have executed these articles of incorporation this 15 day of November , 2001.



Patrick Yvars
Registered Agent

Registered Corporation

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**CERTIFICAT DESIGNATING PLACE OF BUSINESS OR
DOMICILE FOR THE SERVICE OF PROCESS WITHIN
THE STATE OF FLORIDA, NAMING AGENT UPON WHOM
SERVICE OF PROCESS MAY BE EFFECTIVE**

In compliance with section 607.034 of Florida Statutes, the following is submitted:
M.R.A. – Mortgage Reduction Adviser, Inc. desiring to organize or qualify under
the laws of the State of Florida, with its principal place of business in the city of
Kissimmee, State of Florida, has named_ Patrick Yvars

Registered Agent located at :

4648 Cheyenne Point Tr. City of Kissimmee State of Florida .

AKNOWLEDGEMENT

Having been named to accept service of process for the above mentioned
corporation, at the place designated in this Certificate, I hereby agree to act in the
capacity, and further agree to comply with the provisions of all Statues relative to
the proper and complete performance of my duties.

Dated this 15 day of Nobember, 2001



Patrick Yvars
Resident and Registered Agent