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NEW FILINGS	<u>AMENDMENTS</u>	
Profit Not for Profit Limited Liability Domestication Other	Amendment Resignation of Change of Regi Dissolution/Wi Merger	R.A., Officer/Director stered Agent thdrawal
OTHER FILINGS	REGISTRATION	<u>QUALIFICATION</u>
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		Evaminer's Initials

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# Articles of Incorporation of M & M LOANS,INC

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SECATIATE
TALLATIAS SEE, FLORIDA

I. <u>Name</u>

The name of the Corporation is M & M LOANS, INC, hereinafter referred to as the "Corporation."

#### П. <u>Purposes</u>

The purpose of the Corporation is to transact any and all lawful business for which corporations may be incorporated under the laws of the State of Florida, as they may be amended from time to time.

## III. Principal Office and Registered Agent

The principal office of the Corporation is P.O.BOX 12783,ST.PETERSBURG,FLORIDA,33733. The Corporation may maintain offices and/or transact business at other locations, either within or without the State of Florida. The name and address of the registered agent for service of process upon the Corporation is Ernest McMullen, P.O.Box 12783,St. Petersburg, Florida 33733.

2661 58th TERRICE SO St. Actersburg, Fl. 33712

IV. Duration

The duration of the Corporation shall be perpetual.

#### V. <u>Initial Business</u>

The initial business of the Corporation shall be: Correspondent Mortgage Lender

### VI. Capital Stock

The Corporation is authorized to issue only one class of shares of stock which shall be designated Common Stock. The total number of shares the Corporation shall have authority to issue is 25,000, each share to have a par value of \$ 1.00.

## VII. Incorporators

The names and mailing addresses of the incorporators are:

Incorporator Name

Incorporator Address

Mehdi Babul

2335 Sunrise drive S.E., St. Petersburg, Fl. 33705

Ernest McMullen

2661 58th Terrace So.St.Petersburg,Fl.33712

## VIII. Directors

The number of directors constituting the initial Board of Directors of the Corporation is:

2. The name(s) and address(es) of the person(s) who is/are appointed to act as the initial director(s) of the Corporation is/are:

Director Name

Director Address

Mehdi Babul

2335 Sunrise Dr. S.E., St. Petersburg, F1,33705

Ernest McMullen

2661 58th Terrace So., St. Petersburg, F1,33712

### IX. No Personal Liability

The private property of the stockholders shall not be subject to the payment of corporate debts.

### X. <u>Operating Provisions</u>

The provisions for the operation, regulations, and management of the business and internal affairs of the Corporation shall be as set forth in the Bylaws, which may be amended from time to time by a majority vote of a quorum of the Board of Directors.

### XI. <u>Fiscal Year</u>

The fiscal year of the Corporation shall be from January to December of each year.

IN WITNESS WHEREOF, we have hereunto set our hands and seals on this, the day of January 2001. 2002

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 agree the appintment 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 am familiar with and accept the the obligations of my position as registered agent.

Registered Agent

Mehdi Babul

County of Pinellas	
BEFORE ME, the undersigned authority, on this day personance is subscribed to the foregoing document, who on oath stated same for the purposes and consideration therein expressed.	onally appeared Ernest MacMullen erson described in, and whose I to me that he/she executed the
SUBSCRIBED AND SWORN TO BEFORE ME this the	11 <sup>th</sup> day of
My Commission DD033410 Expires June 12, 2005  Notary Public in and for State of Florida	or the
My Commission Expires:	
	;
State of Florida	•
County of Pinellas	
BEFORE ME, the undersigned authority, on this day person and mehric Banul, known to me to be the person name is subscribed to the foregoing document, who on oath stated to same for the purposes and consideration therein expressed.	1 14 4
SUBSCRIBED AND SWORN TO BEFORE ME this the	h day of

Notary Public in and for the State of Florida

My Commission Expires:

State of Florida

