# POACOCOSOS (STRANSMITTAL LETTER

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

700004783587--4 -01/18/02--01019--001 \*\*\*\*\*78.75 \*\*\*\*\*78,75

SUBJECT:	Sensible Morta	gage Solut	rous, Inc.		
SUBJECT: <u>Sensible Mortgage Dolutions, Inc.</u> (PROPOSED CORPORATE NAME-MUST INCLUDE SUFFIX)  Tea 10 # 59-3750580					
Enclosed are 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  ADDITIONAL CO	\$87.50 Filing Fee, Certified Copy & Certificate of Status		
FROM: James R. Hynes Name (Printed or typed)					
11810 Fran Bloff Cove					
-	Jacksonville FC 32225 City, State & Zip				
(904) 997-1453  Daytime Telephone number					

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

Glasloa

### ARTICLES OF INCORPORATION

OF

FILED

## SENSIBLE MORTGAGE SOLUIONS, Inc. SECRETARY OF STATE TALLAHASSEE FLORIDA

#### ARTICLE I - NAME

The name of this Corporation is Sensible Mortgage Solutions, Inc.

#### ARTICLE II PRINCIPAL LOCATION

The principal business address of the corporation is 9951 Atlantic Blvd., Suite 320, Jacksonville, Florida 32225.

#### <u>ARTICLE III – PURPOSE</u>

This corporation is organized for the purpose of engaging in any activity of business permitted under the laws of the United States of America and the State of Florida. Pursuant to Section 607.0203, Florida Statutes, this Corporation shall commence upon the date of execution of these Articles of Incorporation. This Corporation shall have perpetual existence.

#### <u>ARTICLE IV – SHARES</u>

This Corporation is authorized to issue 10,000 shares of Common Stock, all of which shall have a par value of \$1.00 per share.

#### ARTICLE V – INITIAL OFFICERS/DIRECTORS

The number of Officers/Directors constituting the initial Board of Directors of this Corporation shall be four (4) and the names and addresses of the persons who are to serve as the members thereof are:

Name	<u>Title</u>	Address
Lavern W. Vorst	C. E. O.	434 Charles Pickney Street Orange Park, FL 32073
W. Roger Whitehead	C. F. O.	4165 Old Mill Cove Trail Jacksonville, FL 32277
Daniel C. Reece	C. O. O.	7925 Merrill Road #1005 Jacksonville, FL 32277
James R. Hynes	President	11810 Indian Bluff Cove Jacksonville, Fl 32225

#### <u>ARTICLE VI – INITIAL REGISTERED AGENT</u>

The street address of the initial registered office of this Corporation is 1635 Rivergate Trail, Jacksonville, Florida 32223, and the name of its initial registered agent at such address is Joshua J. Hynes

#### ARTICLE VIII - INCORPORATOR

The name and address of the incorporator is:

Name

Address

Joshua J. Hynes

1635 Rivergate Trail Jacksonville, Florida 32223

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 16<sup>th</sup> day of January 2002

Jøshua J. Hynes

#### STATE OF FLORIDA COUNTY OF DUVAL

BEFORE ME, the undersigned, a notary public in and for said County and State, authorized to take acknowledgements in the State and County as set forth above, personally appeared Joshua J. Hynes, who presented his Florida Drivers License as identification, known to me to be the person who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed the same for the uses and purposes therein mentioned.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal on this 16<sup>th</sup> day of January 2002 at Duval County Florida.

Sworp to and subscribed before me this

in the year 200 2 Signature of Notary Public - State of Florida

Personnally known to me,

Produced Identification: 7

NOTARY PUBLIC

Leo N. Williams
MY COMMISSION # DD888833 EXPIRES
January 5, 2006
BONDED THRU TROY FAIN INSURANCE, INC.

#### CERTIFICATE DESIGNATING PLACE OF BUSINESS OF DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

In compliance with Section 48.091, Florida Statutes, the following is submitted:

First, that Sensible Mortgage Solutions, Inc., desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at the City of Jacksonville, State of Florida, has named Joshua J. Hynes, 1635 Rivergate Trail, Jacksonville, Florida 32223 as its agent to accept service of process within Florida.

Joshua J. Hynes, Incorporator

Date: January 16, 2002

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, Joshua J. Hynes hereby agrees to act in this capacity, and it further agrees to comply with the provisions of all statutes relative to the proper and complete performance of its duties.

> Joshua J. Hynés 1635 Rivergate Trail

Jacksonville, FL 3222

STATE OF FLORIDA COUNTY OF DUVAL

BEFORE ME, the undersigned, a notary public in and for said County and State, authorized to take acknowledgements in the State and County as set forth above, personally appeared Joshua J. Hynes, who presented his Florida Drivers License as identification, known to me to be the person who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed the same for the uses and purposes therein mentioned.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal on this 16<sup>th</sup> day of January 2002, at Duval County Florida.

Sworn to end subscribed before me this

Signature of Nolary Public - State of Florida

Personnally known to me, or

Produced Identification: FLDI

day of in the year 2002



Leo N. Williams MY COMMISSION # DD080833 EXPIRES January 5, 2006 BONDED THRU TROY FAIN INSURANCE, INC.