

SJS MORTGAGE BROKERS, INC.
1703 Totten Road
Ft. Pierce, FL 34947
(561) 595-0375

P02000029482

March 6, 2002

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-03/11/02--01068--024
****122.50 *****78.75

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

SUBJECT: SJS MORTGAGE BROKERS, INC.

Enclosed are original and one (1) copy of the Articles of Incorporation and Certificate of Designation of Registered Agent/Office, together with check for:

\$122.50 Filing Fee & Certified Copy

FROM:


E. WAYNE ROGERS

FILED
02 MAR 11 AM 8:42
SECRETARY OF STATE
TALLAHASSEE FLORIDA

03-18-02
7

ARTICLES OF INCORPORATION

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

ARTICLE I NAME

The name of the corporation is SJS MORTGAGE BROKERS, INC.

ARTICLE II PRINCIPAL OFFICE & MAILING ADDRESS

The principal place of business of this corporation shall be:

1703 Totten Road
Fort Pierce, FL 34947

The mailing address of this corporation is:

1703 Totten Road
Fort Pierce, FL 34947

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1000 shares of Common Stock at par value per share of \$1.00

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Rebecca J. Compton
1370 Siesta Bayside Dr.
Sarasota, FL 34242-8742

ARTICLE V INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation are:

E. Wayne Rogers
1703 Totten Road
Ft. Pierce, FL 34947

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TALLAHASSEE, FLORIDA

ARTICLE VI.

The names and addresses of the initial directors of the corporation are:

Shannon J. Simmons
61-29 Maspeth Ave.
Maspeth, NY 11378

E. Wayne Rogers
1703 Totten Road
Fort Pierce, FL 34947

The undersigned incorporator has executed these Articles of Incorporation this
6th day of March, 2002.


E. WAYNE ROGERS

CERTIFICATE OF DESIGNATION OF
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.

1. The name of the corporation is SJS MORTGAGE BROKERS, INC.

2. The name and address of the registered agent is:

Rebecca J. Compton
1370 Siesta Bayside Dr.
Sarasota, FL 34242-8742

3. The principal place of business of the corporation is:

1703 Totten Road
Ft. Pierce, FL 34947

3. The mailing address of the corporation is:

1703 Totten Road
Fort Pierce, FL 34947

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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.

Date: March 6, 2002

Rebecca J. Compton
REBECCA J. COMPTON