

PO2 0000 34372

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March 20, 2002

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*****78.75 *****78.75

Florida Department of State
Division of Corporations
PO Box 6327
Tallahassee, FL 32314

RE: ARTICLES OF INCORPORATION FOR:
SOMERMAN, WHITE & ROJAS, INC.

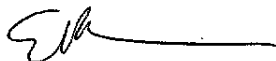
Dear Sir/Madam:

Enclosed please find the following:

1. Articles of Incorporation to be filed for
Somerman, White & Rojas, Inc.
2. Check in the amount of \$78.75 for filing fee
3. A copy of the Articles to be stamped and returned to our office

If you have any questions regarding the enclosed, please contact our office.

Sincerely,



EVAN R. KRAKOWER
ERK/ml

enclosures

FILED
02 MAR 22 AM 9:53
SECRETARY OF STATE
TALLAHASSEE FLORIDA

D. WHITE MAR 29 2002

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ARTICLES OF INCORPORATION
OF
SOMERMAN, WHITE & ROJAS, INC.

FILED

02 MAR 22 AM 9:53

SECRETARY OF STATE
TALLAHASSEE FLORIDA

The undersigned subscriber to these Articles of Corporation, a natural person competent to contract does form a corporation under the laws of the State of Florida.

ARTICLE I NAME:

The name of the corporation is SOMERMAN, WHITE & ROJAS, INC.

ARTICLE II NATURE OF BUSINESS:

The nature of the business to be transacted by this corporation is a collection agency all things in connection therewith that are customarily done under the laws of the State of Florida and, in accordance with the "Corporation Act" of Florida, to invest its funds in real estate mortgages, stocks, bonds or other types of investment, and may own real or personal property, or to do and transact any and all business as permitted under the laws of the State of Florida. The business of the corporation and the United States of America shall not be limited to the foregoing activities.

ARTICLE III CAPITAL STOCK:

The capital stock of this corporation shall be 1000 shares of \$1.00 par value common stock.

All of said stock shall be payable in cash, or property other than stock or securities, in lieu of cash, at a just valuation to be determined by the Board of Directors of this corporation.

ARTICLE IV TERM OF EXISTENCE:

This corporation will exist perpetually.

ARTICLE V ADDRESS:

The initial post office address of the principal and registered office of this corporation in the State of Florida is 10701 NW 4th Street, Plantation, FL 33324. SCOTT SOMERMAN shall be the initial registered agent at such address. The Board of Directors may from time to time move the principal office to any other address in Florida.

ARTICLE VI DIRECTORS:

The corporation shall have two directors initially.

ARTICLE VII INITIAL DIRECTORS:

The names and addresses of the first Board of Directors who shall hold office until their successors are elected and have qualified are as follows:

Scott Somerman	10701 NW 4 th Street Plantation, FL 33324
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Debra Skolnik	10701 NW 4 th Street Plantation, FL 33324
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ARTICLE VIII SUBSCRIBER:

The name and post office address of the subscriber to these Articles of Incorporation is:

Scott Somerman	10701 NW 4 th Street Plantation, FL 33324
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ARTICLE IX OFFICERS:

A. The officers of the corporation shall be President, Vice-President, Secretary and Treasurer and such other officers as may be provided by the By-Laws.

B. The names of the persons who are to serve as officers of the corporation until the first meeting of the Board of Directors are:

President/Treasurer: Scott Somerman
10701 NW 4th Street
Plantation, FL 33324

Vice-President/Secretary: Debra Skolnik
10701 NW 4th Street
Plantation, FL 33324

C. The officers shall be elected at the annual meeting of the Board of Directors or as provided in the By-Laws.

ARTICLE X AGREEMENT:

These Articles of Incorporation may be amended in the manner approved by law. Every amendment shall be approved by the Board of Directors, proposed by them to the Stockholders, and approved at a stockholders' meeting by a majority of the stock entitled to vote thereon, unless all the directors and all the stockholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

1. No shareholder of the corporation may sell or transfer his stock in this corporation until the same shall have been approved, at a stockholders' meeting, exclusive of the stock proposed to be sold. The shares of stock proposed to sell or transfer his shares may not be voted or counted for any purpose at said meeting.

ARTICLE XI

1. The name of the initial registered agent at the above address of the corporation is SCOTT SOMERMAN.

IN WITNESS WHEREOF, I, the undersigned, being the original subscriber to the capital stock hereinabove named, for the purpose of forming a corporation to do business in the State of Florida, under the laws of Florida, do hereby make and file these Articles of Incorporation and I do hereby declare and certify that the facts herein are true and do agree to take the number of shares set forth and I hereunto set my hand and seal this 15 day of March, 2002.

SCOTT SOMERMAN

STATE OF FLORIDA)
) SS
COUNTY OF BROWARD)

BEFORE ME personally appeared SCOTT SOMERMAN to me well known and to me to be the individual described in and who executed the foregoing Articles of Incorporation, and acknowledged before me that she executed the same for the purpose therein expressed.

WITNESS my hand and official seal in the County and State named above this 15 day of March, 2002.

Michelle Larue
NOTARY PUBLIC, State of Florida
My commission Expires:

MICHELLE LARUE
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # CC962776
EXPIRES 8/22/2004
BONDED THRU ASA 1-588-NOTARY1

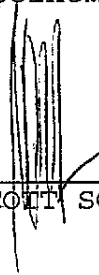
ACCEPTANCE BY REGISTERED AGENT

The undersigned hereby accepts the appointment as registered agent
of SOMERMAN, WHITE & ROJAS, INC.

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

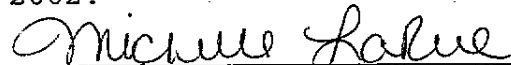


SCOTT SOMERMAN

STATE OF FLORIDA)
) SS
COUNTY OF BROWARD)

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and to me to be the individual described in and who executed the
foregoing Articles of Incorporation, and acknowledged before me
that she executed the same for the purpose therein expressed.

WITNESS my hand and official seal in the County and State
named above this 15 day of March,
2002.



NOTARY PUBLIC, State of Florida at Large

My commission Expires:

MICHELLE LARUE
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # CC962776
EXPIRES 8/22/2004
BONDED THRU ASA 1-888-NOTARY1