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### TRANSMITTAL LETTER

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

SUBJECT: FSBO Mor	tgage, Inc.				
<u> </u>	·	ame - must include suf	fix)		
Enclosed is an original after:  \$70.00 Filling Fee	and one (1) co  x \$78.75  Filing Fee & Certificate	py of the articles of \$122.50 Filing Fee & Certified Copy Additional Copy	\$131.25 Filing Fee, Certified Copy & Certificate	and a check	
FROM:	Name (printed or typed)  15321 S. Dixie Hwy. #301				
Address  Miami, FL 33156  City, State & Zip					
305-278-0041  Daytime Telephone number					

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

#### 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.

#### ARTICLĒ I, NAME

The name of the corporation shall be:

FSBO Mortgage, Inc.

#### ARTICLE II, PRINCIPAL OFFICE

The principal place of business and mailing adddress opf this corporation shall be:

15321 South Dixie Hwy. Suite #301 Miami, FL 33156

#### ARTICLE III, SHARES

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

1,000 shares of \$.25 par value common stock which shall be designated as "Common Shares".

#### ARTICLE IV, INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Daniel J. Bellina 15321 South Dixie Hwy. Suite #301 Miami, FL 33156

#### ARTICLE V, INITIAL BOARD OF DIRECTORS

The Corporation shall initially have one (1) director to hold office until the first annual meeting of stockholders and his successor shall have been duly elected and qualified, or until his earlier resignation, removal from office or death. The number of Directors may be either increased or decreased from time to time in accordance with the By-Laws of the Corporation. The name and address of the initial Director is:

Daniel J. Bellina 15321 South Dixie Hwy. Suite #301 Miami, FL 33156

#### Pres.Treas.Sec.

#### ARTICLE VI, INCORPORATOR

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

15321 South Dixie Hwy. Suite #301 Miami, FL 33156 The undersigned incorporator has executed these Articles of Incorporation this 18th day of November , 2002.

Signature

## CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE.

PURSUANT TO THE PROVIDIONS 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/AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation\_is:

FSBO Mortgage, Inc.

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

Daniel J. Bellina 15321 South Dixie Hwy. Suite #301 Miami, FL 33156

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.

November 18, 2002

Signature,

Date

DIVISION OF CORPORATIONS, P.O. BOX 6327, TALLAHASSEE, FL. 32314