

PD3000040508

(Requestor's Name)

D & R FINANCIAL SERVICES, INC.  
9965 MIRAMAR PARKWAY  
EXECUTIVE SUITE 267  
MIRAMAR, FL 33025  
(Address)

(City/State/Zip/Phone #)

☐

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

03 APR -7 PM 2:55

FILED

4-10-03  
[Signature]

ARTICLES OF INCORPORATION

FILED

03 APR -7 PM 2: 55

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

OF

**LAST CHANCE MORTGAGE SERVICES, INC.**

THE UNDERSIGNED, for the purposes of forming a corporation, under the Florida General Corporation Act, do hereby adopt the following Articles of Incorporation.

ARTICLE ONE

The name of the corporation is:

LAST CHANCE MORTGAGE SERVICES, INC.

ARTICLE TWO

The duration of the Corporation is perpetual.

ARTICLE THREE

The general purposes for which the Corporation is organized are the following:

- A. To engage and transact any lawful business for which corporations may be Incorporated under the Florida General Corporation Act. No other purpose limits this general purpose in any way.
- B. To do such other things as are incidental to the purpose of the Corporation or necessary or desirable in order to accomplish them.
- C. To engage in any and all aspects of providing financial counseling, referral's, debt to ratio income analysis, mortgage loans up to 1 million dollars, equity loans, brokering loans out of state, refinancing, pulling credit reports, pre qualifying applicants, buying/selling mortgage notes, and financing first time home buyer programs.

ARTICLE FOUR

The aggregate number of shares which the Corporation is authorized to issue ONE THOUSAND (1,000) SHARES of common stock with no par value.

ARTICLE FIVE

The street address of the initial office of the corporation is:

9965 Miramar Parkway, Suite 267  
Miramar, Florida 33025

The name of the initial Registered Agent is:

Jacques Dufresne

The address of the Registered Agent is:

9965 Miramar Parkway, Suite 267  
Miramar, Florida 33025

ARTICLE SIX

The number of Directors consisting the initial Board of Directors are three (3). The number of Directors may be increased or decreased from time to time in accordance with the Bylaws, but shall never be less than one (1). The name and address of each initial Director/Officer of the Corporation are as follows:

Jacques Dufresne  
President/Secretary  
9965 Miramar Parkway, Suite 267  
Miramar, Florida 33025

Jean Dufresne  
Vice President/Treasurer  
9965 Miramar Parkway, Suite 267  
Miramar, Florida 33025

Guy Ramces  
Executive Director  
9965 Miramar Parkway, Suite 267  
Miramar, Florida 33025

ARTICLE SEVEN

The name and address of the incorporator is as follows:

Jacques Dufresne  
9965 Miramar Parkway, Suite 267  
Miramar, Florida 33025

ARTICLE EIGHT

The corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation or any amendment thereto, and any right conferred upon the shareholders is subject to this reservation.

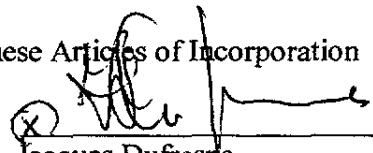
ARTICLE NINE

The corporation may indemnify any present or former officer, incorporator, or director, to the full extent permitted by law.

ARTICLE TEN

The power to adopt, alter, amend and repeal the by-laws shall be vested in the Board of Directors, but all alterations, amendments, and repeals must be approved by a majority of the shareholders.

**IN WITNESS WHEREOF**, the undersigned has signed these Articles of Incorporation on this 3<sup>rd</sup> day of APR, 2003.

  
\_\_\_\_\_  
Jacques Dufresne  
Incorporator

STATE OF Florida     )  
  )  
COUNTY OF Miami Dade )

FILED  
03 APR -7 PM 2: 55  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The foregoing instrument was acknowledged before me this 3rd  
day of APRIL, 2003, by JACQUES DUFRESNE who personally appeared before  
me at  
the time of notarization.

NOTARY PUBLIC STATE OF Florida

Sign 

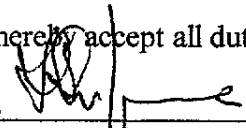
Print R.G. DUFRESNE

Personally known \_\_\_\_\_ or produced identification ✓  
(Type of identification produced D/L, SSN)

These Articles were prepared by:

Jacques Dufresne  
9965 Miramar Parkway, Suite 267  
Miramar, Florida 33025

I hereby accept all duties as a Registered Agent for Last Chance Mortgage Services, Inc.

  
ⓧ Jacques Dufresne