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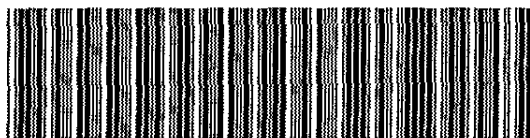
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SECRETARY OF STATE
TALLAHASSEE FLORIDA

Bizway - The Business SuperStore

Accounting and Tax Consultants

8010 West McNab Road

North Lauderdale, Florida 33068

(954) 720-3762 Fax (954) 724-3747

May 7, 2003

Division of Corporations

PO Box 6327

Tallahassee, Florida 32314

Attention: Articles Jeffrey T. Lichtner, P.A. 850-488-9000

To Whom It May Concern:

Enclosed please find:

- 1 A check made payable to the **Secretary of State** for \$ 78.75
in payment of the following:

X State Filing Fees

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- 1 **Special Instructions:**

- 1 Please send via US Mail/Fedex or Fax all correspondence relating to this matter to:

Bizway- The Business SuperStore.

C/O Gary Livigne

8010 West McNab Road

North Lauderdale, Florida 33068

Fax (954) 724-3747

Thank You

Bizway - The Business SuperStore

If you should have any questions, please contact our office at the above
address or phone numbers.

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLES of INCORPORATION

OF

JEFFREY T. LICHTNER, P.A.

The undersigned Incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

JEFFREY T. LICHTNER, P.A.

The principal place of business of this corporation shall 10619 West Atlantic Boulevard, #134 Coral Springs, Florida 33071; and the mailing address shall be the same.

ARTICLE II. NATURE of BUSINESS

This corporation may engage or transact in any or all lawful activities in the practice of mortgage brokerage and real estate business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1000 shares of common stock having \$.10 par value per share.

ARTICLE IV. ADDRESS

The street address of the initial registered office of the corporation shall be 10619 West Atlantic Boulevard #134 Coral Springs, Florida 33071; and the initial registered agent of the corporation is Jeffrey T. Lichtner.

ARTICLE V. TERM of EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business affairs of the corporation managed under the direction of its Board of Directors subject to any limitation set forth in these Articles of Incorporation. This corporation shall have one Director, initially. The name and street address of the initial members of the Board of Directors are:

Jeffrey T. Lichtner, Director
10619 West Atlantic Boulevard #134
Coral Springs, Florida 33071

ARTICLE VII. INCORPORATOR

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

Jeffrey T. Lichtner, President
10619 West Atlantic Boulevard #134
Coral Springs, Florida 33071

ARTICLE VIII. PRIVATE PROPERTY

The private property of the stockholders shall not be subject to payment of the corporate debts to any extent.

ARTICLE IX. INDEMNITY

This corporation may indemnify and insure its officers and directors to the fullest extent permitted by law.

IN WITNESS WHEREOF, I, the undersigned, being the incorporator hereinbefore named, for the purpose of forming a Corporation to do business both within and without the State of Florida, under the laws of Florida, make and file these Articles of Incorporation hereby declaring and certifying that the facts herein stated are true, and hereunto set my hand and seal this 7th day of May, 2003.


Jeffrey T. Lichtner, President

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TALLAHASSEE FLORIDA

ACCEPTANCE of REGISTERED AGENT DESIGNATED

IN ARTICLES of INCORPORATION

I HEREBY ACCEPT the appointment as the initial registered agent of Jeffrey T. Lichtner, P.A.
made in the foregoing Articles of Incorporation.

Jeffrey T. Lichtner Pres 5-9-03
Jeffrey T. Lichtner, President DATE