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(City/State/Zip/Phone #)

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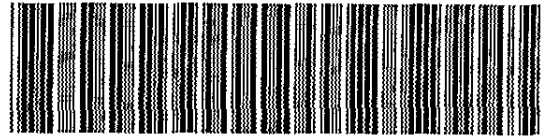
(Business Entity Name)

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05/19/03--01063--005 **78.75

EFFECTIVE DATE
6-9-03

03 JUN 10 PM 1:30
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

W03-15167
KSP
1/10



FLORIDA DEPARTMENT OF STATE

Glenda E. Hood
Secretary of State

May 29, 2003

RICHARD EHRLICH
3300 UNIVERSITY DRIVE., SUITE 527
CORAL SPRINGS, FL 33065

SUBJECT: NMI JACKSONVILLE
Ref. Number: W03000015167

We have received your document for NMI JACKSONVILLE and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The corporate name must contain a suffix that will clearly indicate that it is a corporation. Such suffixes include: CORPORATION, CORP., COMPANY, CO., INC., and INCORPORATED.

The effective date is not acceptable since it is not within five working days of the date of receipt.

Section 607.0120(6)(b), or 617.0120(6)(b), Florida Statutes, requires that articles of incorporation be executed by an incorporator.

The registered agent must sign accepting the designation.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6924.

Stacy Prather
Document Specialist Supervisor
New Filings Section

Letter Number: 703A00033671

LAW OFFICES OF
Ehrlich & Freedman, P.A.

3300 University Drive, Suite 501/27
Coral Springs, Florida 33065
Tel: (954) 755-0009 • Fax: (954) 755-0067

RICHARD EUGENE EHRLICH
Member, FL, NY, NJ & DC Bars

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Member, FL, NY, MA & DC Bars

of Counsel
FRED EHRLICH
Member NY Bar

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60 East 42nd Street, 46th Floor

New York, New York 10165

TEL: (212) 370-5244

FAX: (212) 370-9145

May 14, 2003

Secretary of State
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

Re: NMI Jacksonville

To Whom it May Concern:

Enclosed please find the Articles of Incorporation for NMI Jacksonville and the filing fee of \$78.75. Please make effective date May 15, 2003. Please file and return in enclosed self-addressed stamped envelope.

If you have any questions or if the name is unavailable, please do not hesitate to contact me.

Sincerely,



Richard Ehrlich

REE:daw
Enclosures

ARTICLES OF INCORPORATION OF
NMI Jacksonville, Inc.

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, do hereby adopt the following articles of incorporation:

ARTICLE ONE
NAME

The name of the corporation is NMI Jacksonville, Inc.

ARTICLE TWO
PRINCIPLE LOCATION

The principle location for this corporation is 3300 University Drive., #527, Coral Springs, FL 33065

ARTICLE THREE
CORPORATE DURATION

EFFECTIVE DATE
6-9-03

The duration of the corporation is perpetual. The effective date is June 9, 2003.

ARTICLE FOUR
PURPOSE OR PURPOSES

The general purposes for which the corporation is organized are:

1. To engage in the business of mortgage brokering. To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

ARTICLE FIVE
CAPITALIZATION

The aggregate number of shares which the corporation is authorized to issue is 100. Such shares shall be of a single class, and shall have a par value of One Dollar per share.

ARTICLE SIX
REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is: 3300 University Drive, Ste.527, Coral Springs, FL 33065 and the name of its initial registered agent at such address, is Richard Ehrlich.

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ARTICLE SEVEN
OFFICERS

PRESIDENT

Richard Ehrlich

ARTICLE EIGHT
DIRECTORS

The number of directors constituting the initial board of directors of the corporation is one.
The name and address of each person who is to serve as a member of the initial board of directors is:

Name

Address

Richard Ehrlich

11170 NW 2nd Manor
Coral Springs, FL 33065

ARTICLE NINE
INCORPORATORS

The name and address of each incorporator is:

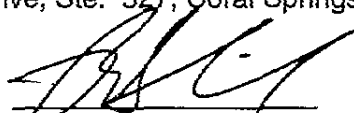
Name

Address

Richard Ehrlich


11170 NW 2nd Manor
Coral Springs, FL 33065

Executed by the undersigned at 3300 University Drive, Ste. 527, Coral Springs, FL 33065 on June 9, 2003.


Richard Ehrlich

Acceptance of Registered Agent Designated
In Articles of Incorporation

Richard Ehrlich, having been designated as the registered agent in the above and foregoing articles, is familiar with and accepts the obligations of registered agent under Section 607.0505, Florida Statutes.


Richard Ehrlich
Dated: June 9, 2003

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TALLAHASSEE, FLORIDA