ERICA DARNA Phone 305 442-8305 INV ELITE TITLE SERVICES INC STOTO ALHAMBRA CIR FL 2 COHAL GABLES State FL Zp 33134-5003	800021512
(City/State/Zip/Phone #)	07/21/03010300
(Business Entity Name) (Document Number) Certified Copies Certificates of Status	
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SELECTION OF STATE FALLAHASSEE FLORIDA

FLORIDA DEPARTMENT OF STATE Glenda E. Hood

Secretary of State

July 24, 2003

ELITE TITLE SERVICES INC. 395 ALHAMBRA CIRCLE FL 2 CORAL GABLES, FL 33134-5003

SUBJECT: J.P.L. MORTGAGE, INC. Ref. Number: W03000021028

We have received your document for J.P.L. MORTGAGE, INC. 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 effective date is not acceptable since it is not within five working days of the date of receipt.

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) 245-6973.

Claretha Golden Document Specialist New Filings Section

Letter Number: 903A00043043

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ARTICLES OF INCORPORATION

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OF

J.P.L. Mortgage, Inc.

TALLAHASSEE FLORIDA

The undersigned subscriber to these Articles of Incorporation, hereby forms a corporation under the laws of the State Of Florida.

ARTICLE I

The name of the Corporation is J.P.L. Mortgage, Inc.

ARTICLE II

DURATION AND COMMENCEMENT OF CORPORATE EXISTENCE

The corporation shall exist perpetually. The corporate existence shall commence on August 4, 2003, which is the date of subscription and acknowledgement of these Articles of Incorporation, which shall be filed with the Department of State within five (5) days hereof, exclusive of holidays.

ARTICLE III

PLACE OF BUSINESS

The principal address of J.P.L. Mortgage, Inc. shall be 17704

SW 35 Street, Miramar, Florida 33029. The corporation's mailing address shall be the same as the principal address.

ARTICLE IV

NATURE OF BUSINESS

This corporation is organized for the purposes of transacting any and all lawful business.

ARTICLE V

CAPITAL STOCK

The corporation is authorized to have outstanding one class of stock, to be designated as Common Stock. The maximum number of shares of Common Stock which the corporation is authorized to have outstanding is 1,000 shares of Common Stock of a par value of \$1.00 per share. Holders of Common Stock are entitled to vote on all questions required by law on the basis of one vote per share and there shall be no cummulative voting. Holders of Common Stock shall have pre-emptive rights to subscribe to the Corporation's Securities.

ARTICLE_VI

REGISTERED AGENT AND OFFICE

The name of the initial registered agent of this corporation is Jorge V. de Ona. The street address of the initial registered office of the corporation in the State of Florida is 395 Alhambra Circle, Suite 200, Coral Gables, Florida 33134.

ARTICLE VII

INITIAL BOARD OF DIRECTORS

The corporation shall have two (2) initial directors. The number of directors may be increased or decreased from time to time in the manner provided in the bylaws of the corporation.

The names and street addressess of the initial directors are:

	NAME	ADDRESS					
Juan C. E	Bringas	17704	SW 35	Street,	Miramar,	FL	33029
Leonardo E	F. Cano	19347	SW 27	Street,	Miramar,	FL	33029

ARTICLE VIII

INCORPORATION

The name and address of the incorporator to these Articles of Incorporation is Juan C. Bringas, whose street address is 17704 SW 35 Street, Miramar, Florida 33029.

ARTICLE IX

BYLAWS

The power to adopt, alter, amend or repeat bylaws shall be vested in the Board of Directors and the shareholders.

ARTICLE X

INDEMNIFICATION

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

ARTICLE XI

AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation or any amendment thereto.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this <u>4</u> day of August 2003.

SWORN TO AND SUBSCRIBED before me this 45 day of Que

2003.

Notary Public

my commissions expires:

(seal)



2003 AUG -5 PM 3: 51
TALLAHASSEE FLORIDA

CERTIFICATE OF REGISTERED AGENT

OF

J.P.L. Mortgage, Inc.

Pursuant to Chapter 607.034 of the Florida Statutes the following is submitted in compliance with said Act:

That J.P.L. Mortgage, Inc. desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation, at the City of Coral Gables, County of Dade, State of Florida, has named JORGE V. DE ONA, whose office is located at 395 Alhambra Circle, Suite 200, Coral Gables, Florida 33134, as its agent to accept service of process with this State.

ACKNOWLEDGEMENT

Having been named to accept service of process for the above stated corporation, at place designated in this Certificate, the undersigned hereby agrees to act in this capacity and agrees to comply with the provision of said Act relative to keeping open said office.

Jorga V. de Ona