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(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

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(Business Entity Name)

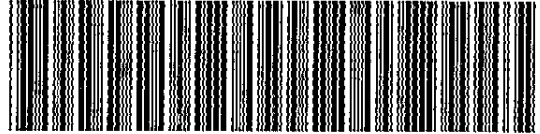
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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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## TRANSMITTAL LETTER

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

**SUBJECT:** F&R MORTGAGE, INC.  
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

☐ \$70.00      ☐ \$78.75  
Filing Fee      Filing Fee  
                    & Certificate of Status

☐ \$78.75      ☒ \$87.50  
Filing Fee      Filing Fee,  
& Certified Copy      Certified Copy  
                                    & Certificate of  
                                    Status

**ADDITIONAL COPY REQUIRED**

**FROM:** F&R MORTGAGE, INC.  
Name (Printed or typed)

2222 SW 80th TERRACE

Address

Miramar, FL 33025

City, State & Zip

954-499-8648

Daytime Telephone number

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



FLORIDA DEPARTMENT OF STATE

Glenda E. Hood  
Secretary of State

November 7, 2003

F&R MORTGAGE, INC.  
2222 SW 80TH TERRACE  
MIRAMAR, FL 33025

SUBJECT: F&R MORTGAGE, INC.  
Ref. Number: W03000033013

We have received your document for F&R MORTGAGE, INC. and your check(s) totaling \$87.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The person designated as incorporator in the document and the person signing as incorporator must be the same.

An effective date may be added to the Articles of Incorporation if a 2004 date is needed, otherwise the date of receipt will be the file date. A separate article must be added to the Articles of Incorporation for the effective date.

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) 245-6067.

Neysa Culligan  
Document Specialist  
New Filings Section

Letter Number: 903A00060809

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TALLAHASSEE, FLORIDA

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION  
OF  
F&R MORTGAGE, INC.**

The undersigned, for the purpose of forming a corporation under the Florida Business Corporation Act, Florida Statutes §607.0101, et seq., hereby adopts the following Articles of Incorporation.

**ARTICLE ONE**

1.01 The name of this corporation is: F&R MORTGAGE, INC

**ARTICLE TWO**

2.01 The corporation is to have perpetual existence

**ARTICLE THREE**

3.01 The corporation is organized for the purpose transacting any and all lawful business for which corporations may be incorporated under the Florida Business Corporation Act. The Corporation shall have all powers permitted under the Florida Business Corporation Act as enumerated in Florida Statutes § 607.0303.

**ARTICLE FOUR**

4.01 The aggregate number of shares which the corporation shall have the authority to issue is \$ 10,000,000, all of which shall be common shares with a par value of \$1.00 per share.

**ARTICLE FIVE**

5.01 The street address of the initial registered office the corporation is 2222 SW 80<sup>th</sup> Terrace Miramar, Fl 33025 and the name of the initial registered agent at that address is Jean Fritz Joseph.

**ARTICLE SIX**

6.01 The name and address of the Incorporator is:

<u>Name</u>	<u>Address</u>
Jean Fritz Joseph	2222 SW 80 <sup>th</sup> Terrace Miramar, Fl 33025

**ARTICLE SEVEN**

7.01 Nothing in these Articles shall limit the power of this corporation.


November 23, 2003

**ARTICLE EIGHT**

8.01 The effective date of this corporation shall be the date these articles of Incorporation are filed with the Florida Secretary Of State.

**IN WITNESS THEREOF**, the undersigned has made and subscribed these Articles Of Incorporation this 29<sup>th</sup> day of October, 2003

By:

  
\_\_\_\_\_  
Jean Fritz Joseph, Incorporator


November 23, 2003

**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMOCILE FOR  
THE SERVICE OF PROCESS WITHIN FLORIDA,  
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.**

In compliance with section 48.091, Florida Statutes, the following is submitted:

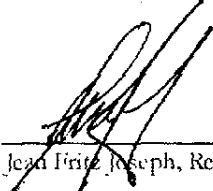
First, that **F & R mortgage, Inc.**, desiring to organize or qualify under the laws of the State Of Florida, with its principal place of business at 2222 SW 80<sup>th</sup> Terrace, Miramar, FL 33025

Second, named Jean Fritz Joseph located at 2222 SW 80<sup>th</sup> Terrace, Miramar, FL 33025, as its agent to accept service of process within Florida.

  
Jean Fritz Joseph, Incorporator

Date: October 28, 2003

Having been named to accept service of process for the above stated corporation, at the place designated in this Certificate, I hereby agree to act in this capacity and I further agree to comply with provisions of all Statutes relative to the proper and complete performance of my duties.

  
Jean Fritz Joseph, Registered Agent

Date: October 28, 2003

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TALLAHASSEE, FLORIDA