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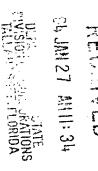
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(Business Entity Name)				
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CAPITAL CONNECTION, INC.

417 E. Virginia Street, Suite 1 • Tallahassee, Florida 32301 (850) 224-8870 • 1-800-342-8062 • Fax (850) 222-1222

Walk-In

Will Pick Up

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. + M. Mod	toge Inc.		
			Art of Inc. File
			LTD Partnership File
			Foreign Corp. File
			L.C. File
			Fictitious Name File
			Trade/Service Mark
			Merger File
			Art. of Amend. File
			RA Resignation
			Dissolution / Withdrawal
			Annual Report / Reinstatement
			Cert. Copy
			Photo Copy
			Certificate of Good Standing
			Certificate of Status
			Certificate of Fictitious Name
			Corp Record Search
			Officer Search
			Fictitious Search
Signature			Fictitious Owner Search
			Vehicle Search
			Driving Record
Requested by:	Jan last	10.00	UCC 1 or 3 File
Name		10:35 Time	UCC 11 Search
TAILLE	Date	11110	UCC 11 Retrieval

Courier

ARTICLES OF INCOPPOBATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I

The name of the corporation shall be:

S. & M. Mortgage, Inc.

FILFD

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SECRETARY OF STATE TALLAHASSEE, FLORIDA

PRINCIPAL OFFICE ARTICLE II

The principal place of business/mailing address is:

S. M. Mortgage, Inc. 3881 N. W. 178th Street

ARTRICE THOT I PURPOSE

The purpose for which the corporation is organized is:

Providing Mortgages by Putting Clients with Banks on A Commission Basis, We Are Mortgage Representives

ARTICLE IV SHARES

The number of shares of stock is:

500 Shares Par/Value @ 1.00 Each

ARTICLE V INITIAL OFFICERS/DIRECTORS (optional)

The name(s), address(es) and title(s):

Heidi Sanchez 3881 N. W. 178th Street, Miami Fla. 33055 (President)

La Toya Morisson 8900 N.W. 38th Dr. #7 Coral Springs, Fla. 33065 (Vice President)

ARTICLE VI REGISTERED AGENT

The name and Florida street address of the registered agent is:

Heidi Sanchez 3881 N.W. 178th St. Miami, Florida 33055

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

Heidi Sanchez 3881 N. W. 178th Street Miami, Florida 33055

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity

Signature/Registered Agent

Date

01.21/04

Signature/Incorporator

Date