P.01/02

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Division of Corporations

Fax Number : (850)205-0381

From:

Account Name : BUSINESS FILINGS Account Number: 105256001620 Phone : (608)827-5300 Fax Number : (608)827-5501

FLORIDA PROFIT CORPORATION OR P.A.

J & K Mortgage Inc.

Certificate of Status	0
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ARTICLES OF INCORPORATION

In compliance with Chapter 607, F.S.

ARTICLE I NAME

The name of the corporation shall be: J & K Mortgage Inc.

PRINCIPAL OFFICE ARTICLE II

The principal place of business and mailing address of this corporation shall be: 1679 Oak Park Drive East, Clearwater, Florida 33764.

ARTICLE III PURPOSE

The purpose for which the corporation is organized is: Mortgage Broker Company.

ARTICLE IV

The number of shares of stock that this corporation is authorized to have outstanding at any one time is 2,000. The par value of each share of stock is \$0.01.

ARTICLE V OFFICERS/DIRECTORS

The initial director of the corporation is:

James Latiolais Jr., 1679 Oak Park Drive East, Clearwater, Florida 33764

ARTICLE VI REGISTERED AGENT

The name and Florida Street address of the registered agent is: Business Filings Incorporated, 660 East Jefferson Street, Tallahassee, Florida 32301. Located in the County of Leon.

INCORPORATOR ARTICLE VII

The name and street address of the incorporator to these Articles of Incorporation is Business Filings Incorporated, Mark Schiff AVP, 8025 Excelsior Dr, Suite 200, Madison, WI 53717.

I hereby accept the appointment as registered agent and agree to act in this capacity.

Signature: Business Filings Incorporated Date: 2/18/2004

Signature:

Business Filings Incorporated, Incorporator

Mark Schiff, AVP

Date: 2/18/2004

The document was prepared by: Business Filings Incorporated, Mark Schiff, 8025 Excelsior Dr, Suite 200, Madison, WI 53717. 608-827-5300

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