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FLORIDA PROFIT CORPORATION OR P.A.

hope mortgage and title services, inc.

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ARTICLES OF INCORPORATION

OF

HOPE MORTGAGE AND TITLE SERVICES, INC.

The undersigned, incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation:

ARTICLES I: NAME OF THE CORPORATION

The name of the corporation is HOPE MORTGAGE AND TITLE SERVICES, INC., hereinafter referred to as the "Corporation".

ARTICLE II: PRINCIPAL OFFICE AND MAILING ADDRESS

The address of the principal office and mailing address of the Corporation is 333 IVES DAIRY ROAD #7, NORTH MIAMI BEACH, FL 33179.

ARTICLE III: DURATION OF THE CORPORATION

The period of duration of the Corporation shall be perpetual unless dissolved according to law.

ARTICLE IV: PURPOSE OF THE CORPORATION

The purpose for which the Corporation is organized is to engage in any and all lawful business for which corporations may be incorporated under Chapter 607, Florida Statute, as amended.

ARTICLE V: AUTHORIZED SHARES

The Corporation is authorized to issue Five Thousand (5,000) shares of common stock with a par value of \$1.00 per share. All stock shall be of one class. The Board of Directors may authorize the issuance of such stock to such person(s) upon such terms and for such consideration

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as they may deem appropriate. The consideration may consist of any tangible or intangible property or benefit to the Corporation, including cash, promissory notes, services performed, promises to perform services evidenced by a written contract, or other securities of the Corporation.

ARTICLE VI: PREEMPTIVE RIGHTS

The Corporation elects to have preemptive rights. Every shareholder, upon the sale for cash of any new or reissued stock of the Corporation, shall have the right to purchase his pro-rata share thereof at the price at which it is offered to others.

ARTICLE VII: INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The street address of the Corporation's initial registered office is **333 IVES DAIRY ROAD #7, NORTH MIAMI BEACH, FL 33179** and the registered agent at that office is **DJENANE JEAN-JACQUES**.

ARTICLE VIII: INITIAL BOARD OF DIRECTORS

The Corporation shall have **TWO (2)** director(s) constituting the initial Board of Directors. The number of director(s) may be increased or decreased from time to time by the bylaws.

The initial Board of Director(s) of the Corporation shall be comprised of:

**DJENANE JEAN-JACQUES
333 IVES DAIRY ROAD #7
NORTH MIAMI BEACH, FL 33179**

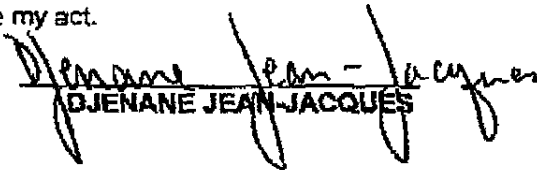
**MARIE-ANDRE JEAN-JACQUES
333 IVES DAIRY ROAD #7
NORTH MIAMI BEACH, FL 33179**

ARTICLE IX: INCORPORATOR

The incorporators of the Corporation are as follows:

**DJENANE JEAN-JACQUES
333 IVES DAIRY ROAD #7
NORTH MIAMI BEACH, FL 33179**

IN WITNESS WHEREOF, I, **DJENANE JEAN-JACQUES**, the undersigned incorporator,
have signed these Articles of Incorporation on this 31st day of March, 2004, and
acknowledged the same to be my act.


DJENANE JEAN-JACQUES

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Pursuant to the provisions of Chapters 48.091 and 607.0501 of the Florida Statutes, the following is submitted, in compliance with said Acts:

under the laws of the State of Florida with its principal office, as indicated in the Articles of

DJENANE JEAN-JACQUES, at 333 IVES DAIRY ROAD #7, in the City of NORTH MIAMI

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ACKNOWLEDGMENT:

BY: Duane Jean Jacques
DUANE JEAN JACQUES

DATE: 3/31/04