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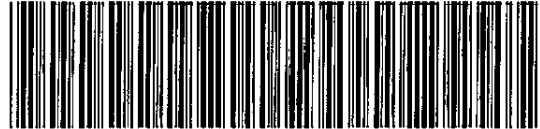
(Business Entity Name)

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TRANSMITTAL LETTER

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

SUBJECT: Florida Homeowner Realty and Finance Assistance, 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: Daniel M. Copeland, Attorney at Law, P.A.

Name (Printed or typed)

9310 Old Kings Road South, Suite 1501

Address

Jacksonville, Florida, 32257

City, State & Zip

904-482-0616

Daytime Telephone number

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

**ARTICLES OF INCORPORATION
OF
FLORIDA HOMEOWNER REALTY AND FINANCE ASSISTANCE, INC.**

The undersigned, for the purpose of forming a corporation for profit pursuant to Chapter 607, Florida statutes, does hereby adopt the following Articles of Incorporation:

**ARTICLE I.
CORPORATE NAME**

The name of this corporation is: **FLORIDA HOMEOWNER REALTY AND FINANCE ASSISTANCE, INC.**

**ARTICLE II.
PRINCIPAL OFFICE AND MAILING ADDRESS**

The principal office of this corporation and the mailing address of the corporation is: 5325 Emerson Street, Jacksonville, Florida, 32207.

**ARTICLE III.
DURATION**

This corporation shall have perpetual existence commencing on the date of the filing of these Articles of Incorporation with the Department of State of Florida.

**ARTICLE IV.
PURPOSES**

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

**ARTICLE V.
CAPITAL STOCK**

This corporation is authorized to issue 10,000 shares of \$1.00 par value common stock.

Each shareholder of this corporation shall have the first right to purchase shares (and securities convertible into shares) of any class, kind or series of stock in this corporation that may from time to time be issued (whether or not presently authorized), including shares from the treasury of this corporation in the ratio that the number of shares he holds at the time of issue bears to the total number of shares outstanding, exclusive of treasury shares. This right shall be deemed waived by any shareholder who does not exercise it and pay for the shares preempted within thirty (30) days of receipt of a notice in writing from the corporation, stating the prices, terms and conditions of the issue of shares, and inviting him to exercise his preemptive rights. This right

may also be waived by affirmative written waiver submitted by the shareholder to the corporation within thirty (30) days of receipt of notice from the corporation.

**ARTICLE VI.
INITIAL REGISTERED OFFICE AND REGISTERED AGENT**

The street address of the initial registered office of this corporation is Daniel M. Copeland, Attorney at Law P.A., 9310 Old Kings Road, South, Suite 1501, Jacksonville, Florida 32257, and the name of the initial registered agent at such address is Ted K Brown, Esquire.

**ARTICLE VII.
INITIAL BOARD OF DIRECTORS**

This corporation shall have two directors initially. The number of directors may be increased or diminished from time to time in the manner provided in the bylaws but shall never be less than one. The names and addresses of the initial directors of the corporation is as follows: Nathaniel Orange, 5325 Emerson Street, Jacksonville, Florida, 32207 and Eathen Williams 5325 Emerson Street, Jacksonville, Florida, 32207.

**ARTICLE VIII.
INCORPORATOR**

The name and address of the corporation's Incorporator is Nathaniel Orange, 5325 Emerson Street, Jacksonville, Florida 32207.

**ARTICLE IX.
INDEMNIFICATION**

This corporation shall indemnify its officers, directors and authorized agents for all liabilities incurred directly, indirectly or incidentally to services performed for the corporation, to the fullest extent permitted under Florida law existing now or hereinafter enacted.

IN WITNESS WHEREOF, I have subscribed my name this 25th day of February 2005..


Nathaniel Orange,
INCORPORATOR

CERTIFICATE


In compliance with Florida Statutes, the following is submitted:

That Florida Homeowner Realty and Finance Assistance, Inc., desiring to organize under the laws of the State of Florida, with its principal office as indicated in the Articles of Incorporation at 5325 Emerson Street, Jacksonville, Florida, 32207 has named Ted K Brown, Esquire of Daniel M. Copeland, Attorney at Law, P.A., at 9310 Old Kings Road South, Bldg. 15, Jacksonville, Florida 32257, as its agent to accept service of process within the state.

ACKNOWLEDGMENT

Having been named to accept service of process for the above-named corporation at the place designated in this Certificate, the undersigned agrees to act in this capacity and agrees to comply with the provisions of Florida law relative to keeping the designated office open. The registered agent will be Ted K Brown, Esquire, of Daniel M. Copeland, Attorney At Law, P.A.. 9310 Old Kings Road, South, Suite 1501, Jacksonville, Florida, 32257.

DANIEL M. COPELAND, P.A.



Ted K Brown, Esq.
9310 Old Kings Rd. S. #1501
Jacksonville, Florida, 32257
Phone 904-482-0616
FAX 904-482-0618