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

Re: KEW Investments & Lending, Inc.

103 Bellezza Terrace

Royal Palm Beach, Florida 33411

To Whom It May Concern:

I am enclosing an original and one copy of the Articles of Incorporation for the above-proposed Corporation. [I reserved the above corporate name with your office pursuant to reservation #]\_\_\_\_\_\_, dated 06/29/2005.

Also enclosed is a check/money order in the amount of \$122.50 for payment of the following fees:

Filing Fee	\$ 35.00
Certified copy fee	52.50
Registered Agent fee	35.00
Charter Tax	00.00
TOTAL	\$122.50

Please file the original articles and return the certified copy to me at the above address:

Sincerely

Incorporator

Monique S. Wheatley

## ARTICLES OF INCORPORATION OF KEW INVESTMENTS & LENDING, INC.

SECRETARIST OF STATE

ONE:

The name of the Corporation is KEW Investments & Lending,

Inc.

TWO:

The duration of the Corporation shall be perpetual.

THREE:

The address of the Corporation is:

103 Bellezza Terrace

Royal Palm Beach, Florida 33411

FOUR:

The general purpose or purposes for which this Corporation is being formed is/are to invest, sell and develop residential and commercial real estate, including mortgages, financing, consulting and all other activities for which Corporation may be incorporated under Chapter 607 of the Florida statutes.

FIVE:

The aggregate number of shares, which the Corporation shall have authority to issue, is:

One Thousand (1,000) common shares having a value of \$1.00 per share.

SIX:

The registered agent and the street address of the initial registered office of the Corporation in the State of Florida is:

<u>Name</u>

Address

Monique S. Wheatley

103 Bellezza Terrace Royal Palm Beach, Florida 33411 SEVEN:

The number of directors/officers constituting the initial Board of Directors is/are 2 and the name and address of each person who is to serve as a member thereof is as follows:

Name Address

Monique S. Wheatley 103 Bellezza Terrace

President Royal Palm Beach, Florida 33411

Everett W. Wheatley 103 Bellezza Terrace

Royal Palm Beach, Florida 33411

EIGHT: The name and address of the Sole Incorporator is:

Name Address

Monique S. Wheatley 103 Bellezza Terrace

Royal Palm Beach, Florida 33411

The internal affairs of the Corporation shall be governed by the By-Laws of the Corporation, which shall be adopted at first meeting of the Board of Directors. NINE:

The names and street addresses and the number of shares subscribed to by the subscribers hereto, who are also members of the first Board of Directors and who are to conduct the Business of the Corporation until those elected at the organizational meeting are:

Name

Shares

Monique S. Wheatley 103 Bellezza Terrace

500 Shares

Royal Palm Beach, Florida 33411

Everett W. Wheatley 103 Bellezza Terrace

500 Shares

Royal Palm Beach, Florida 33411

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SECRETARY OF STATE
TALLAHASSEE, FLORINA

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.

Monique D. wheatley
Signature/Registered Agent

6-29-05 Date

Monique A. Wheatley
Signature/Incorporator

L-29-05 Date

## STATE OF FLORIDA

## **COUNTY OF SEMINOLE**

I, HEREBY CERTIFY that on this day, before me, a Notary Public authorized in the State and County named above to take acknowledgments, personally appeared to me known to be the person, Monique S. Wheatley, as the subscriber in and who executed the foregoing Articles of Incorporation, and acknowledged before me that he/she subscribed to those Articles of Incorporation.

WITNE	ESS my har	nd and official seal in	the County and State named
	th		•
above this _	29	day of JUNE	, 2005.

Notary Public

My commission expires: 12/13/20

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Personally Known	
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