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### ·OSTERNDORF & ASSOCIATES, P.A.

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Richard J. Osterndorf \*
MaryEllen P. Osterndorf \*\*

\* Also admitted in New York

\*\* Also admitted in Georgia

September 22, 2005

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

Re: C. Christman Mortgages, Inc.

Gentlemen:

Enclosed please find the original Articles of Incorporation for:

C. Christman Mortgages, Inc.

together with my firm's check no. 3435, made payable to the Department of State, in the amount of \$78.75 to cover the filing fee, registered agent designation fee and the cost of a certified copy of the Articles.

Please return a copy of the Articles of Incorporation to the undersigned, together with your statement for services rendered.

Thank you for your cooperation in this matter.

Very truly yours,

MaryEllen P. Osterndorf

Enclosures

ARTICLES

OF

#### INCORPORATION

ALECTICAL AND ARTICLES

We, the undersigned, hereby make, subscribe, acknowledge and file these Articles of Incorporation for the purpose of creating a corporation under the laws of the State of Florida.

#### ARTICLE I

The name of the corporation shall be:

# C. Christman Mortgages, Inc.

## ARTICLE II

This corporation may engage in any activity or business permitted under the laws of the United States and permitted under the laws of the State of Florida, including but not limited to:

The provision of mortgage brokerage services and branch broker services for residential and nonresidential mortgage loans, and all affiliated and related services.

Any type of construction, development or sale of real or personal property herein the State of Florida; as well as all business activities related thereto, or which may be necessary, advantageous or proper in the conduct of the business; to exercise generally such powers as may be incidental to or convenient for the purposes and business of the corporation; and to have, exercise and enjoy all the rights and privileges of a corporation for profit under the laws of the State of Florida; it being expressly provided that the foregoing enumerated powers shall not be held to limit or restrict the general powers of the corporation.

#### ARTICLE III

The maximum number of shares of stock this corporation may issue is one thousand shares of common stock, which shall be the common stock of \$1.00 par value. All said common stock shall be payable in cash, or payable by property, labor or services at a just valuation by the stockholders. Property, labor or services may be purchased or paid for with capital stock at a just valuation fixed by the stockholders.

#### ARTICLE IV

The amount of capital with which this corporation shall begin is not less than Five Hundred (\$500.00) Dollars.

#### ARTICLE V

The corporation shall have perpetual existence.

#### ARTICLE VI

The initial principal office of said corporation shall be:

1733 South Ridgewood Avenue, Suite B, South Daytona, FL 32119

The registered agent is: Charles J. Christman, 1733 South Ridgewood Avenue, Suite B, South Daytona, FL 32119

#### ARTICLE VII

That the stockholders of the corporation shall manage the business of the corporation. The board of directors shall initially consist of one member, who is:

Charles J. Christman

The said corporation may have additional members on the board of directors, as may be authorized in the bylaws of the corporation. The address for the above is:

1733 South Ridgewood Avenue, Suite B, South Daytona, FL 32119.

### ARTICLE VIII

The name and business address of the persons signing these Articles of Incorporation as subscribers are as follows:

Charles J. Christman, 1733 South Ridgewood Avenue, Suite B, South Daytona, FL 32119.

## ARTICLE IX

No holder of common stock of the corporation shall have any preferential, preemptive or other right to the detriment of any other stockholder of the corporation.

#### ARTICLE X

The said corporation reserves the right to amend, alter, change, or repeal any provision contained in these Articles of Incorporation in the manner now or hereafter permitted by law or prescribed by statute, and all rights conferred upon the stockholders herein are granted subject to this reservation.

IN WITNESS WHEREOF, the undersigned have made and subscribed these Articles of Incorporation for the uses and purposes aforesaid.

Charles J. Christman

# STATE OF FLORIDA COUNTY OF VOLUSIA

Before me, the undersigned authority, personally appeared Charles J. Christman well known to be the person described in and who subscribed the foregoing Articles of Incorporation and he freely and voluntarily acknowledged before that he made and subscribed the foregoing for the uses and purposes therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal at Daytona Beach, in said County and State, this 21 day of September, 2005.

STATE OF THE PARTY	MaryEllen P. Usterndorf Commission = 0D318616 Expires: JUNE 24, 2008 Bonded Thru Atlantic Bunding Co., Inc.
	Commission # 3D318616
2.00	Expires: [UNE 24, 2008]
THE CALL OF THE CALL	Bon jed Thru Atlantic Bunding Co., Inc.

Notary Public, State of Florida My Commission Expires

personally known or ( ) who have provided \_\_\_\_

as

#### ACCEPTANCE OF REGISTERED AGENT

The undersigned, having been named to accept Service of Process for C. Christman Mortgages, Inc. at the place designated in the Articles of Incorporation, hereby accepts the obligations as Registered Agent and agrees to comply with the provisions of Section 607.0505, Florida statutes, relative to the maintenance of said\_office.

Charles J. Christman

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SECRETARY OF STATE