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COVER LETTER

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

SUBJECT:	JEOF	Real Fir	ancial Con	sultants, In		
			E NAME - MUST INC			
S70.00 Filing Fee	\$78.75 Filing Fee & Certificate of	Status	\$78.75 Filing Fee & Certified Copy ADDITIONAL Co	Filing Fee, Certified Copy & Certificate of Status OPY REQUIRED		
FROM:	DSCA Profito Name (Printed or typed)					
	1300 NE Mari Gardons Dr. 404E					
	Meani Fl 33 179					
	780	0 - 4260 -	224J	······································		

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



March 22, 2006

OSCAR PRIETO 1300 NE MIAMI GARDENS DR, 404E MIAMI, FL 33179

SUBJECT: J & O REAL FINANCIAL CONSULTANTS, INC.

Ref. Number: W06000013913

We have received your document for J & O REAL FINANCIAL CONSULTANTS, INC. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

You must type the Registered Agent's name in ARTICLE VI and you must type the Incorporator's name in ARTICLE VII.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6933.

Letter Number: 206A00019620

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In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

FILED

06 MAR 31 AM 7: 57

SECRETARY OF STATE TALLAHASSEE, FLORIDA

ARTICLE I NAME

The name of the corporation shall be:

J & O Real Financial Consultants, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is:

1300 NE Miami Gardens Dr. 404E Miami, FI 33179

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

Processing loans and real property appraisal services

ARTICLE IV SHARES

The number of shares of stock is:

1000 shares at \$.001

INITIAL OFFICERS AND/OR DIRECTORS ARTICLE V

List name(s), address(es) and specific title(s):

Oscar Prieto-President Jana Zarza-Vice President

ARTICLE I	7 I :	REGISTEREL	<i>AGENT</i>

The name and Florida street address (P.O. Box NOT acceptable) of the registered agent is:

1300 NE Miami Gardens Drive, #404E Miami, FI 33179

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

1300 Miami Gardens Drive, #404E

Miami, Fl 33179

Oscar Priedo

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

Signature/Registered Agent

Signature/Incorporator