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DIVISION OF CORPORATION

W06-20136

B. McKnight MAY 08 2006

EXPRESS CORPORATE FILING SERVICE INC.

Requestor's Name

1000 PONCE DE LEON BLVD. SUITE:101

Address

CORAL GABLES, FL 33134 (305) 444-4994

City/State/Zip

Phone #

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**CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known):**

1. CTF And Associates, Inc.  
(Corporation Name) (Document #)
2. \_\_\_\_\_  
(Corporation Name) (Document #)
3. \_\_\_\_\_  
(Corporation Name) (Document #)
4. \_\_\_\_\_  
(Corporation Name) (Document #)

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NEW FILINGS	
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<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
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<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

Examiner's Initials



FLORIDA DEPARTMENT OF STATE  
Division of Corporations

May 1, 2006

EXPRESS CORPORATE FILING SERVICE INC.

SUBJECT: JF AND ASSOCIATES, INC.  
Ref. Number: W06000020136

We have received your document for JF AND ASSOCIATES, INC. and your check(s) totaling \$236.25. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

**Adding "of Florida" or "Florida" to the end of a name is not acceptable.**

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) 245-6931.

Becky McKnight  
Document Specialist  
New Filing Section

Letter Number: 206A00030386

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DIVISION OF CORPORATIONS

ARTICLES OF INCORPORATION  

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OF  
JF AND ASSOCIATES GROUP, INC.  

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06 MAY -5 PM 1:36  
RECEIVED  
FEBRUARY 10 1955  
OFFICE OF THE  
CLERK OF THE  
SUPREME COURT  
TALLAHASSEE, FLORIDA

We, the undersigned subscribers to these Articles of Incorporation, each as a natural person competent to contract, hereby associate to form a Corporation under the Laws of the State of Florida.

ARTICLE I  
NAME OF CORPORATION

The name of the Corporation shall be: JF AND ASSOCIATES GROUP, INC.

ARTICLE II  
NATURE OF BUSINESS

The general nature of business to be transacted by this Corporation shall be: Mortgage Broker, Real Estate Broker & Agents, and any other business permitted under the Laws of the State of Florida.

To manufacture, purchase, or otherwise acquire, and to own, mortgage pledge, sell, assign, transfer, or other otherwise dispose of, and to invest in, trade in, deal in, and with goods, wares, merchandise, real and personal property, and services of every kind, class and description, except that it is nor to conduct a banking, safe deposit, trust, insurance, surety, express, railroad, cancel,

Telegraph, cooperative association, fraternal benefits society, state fair or exposition.

To conduct business in, have one or more offices in, and buy, hold, mortgage, sell, convey, lease or otherwise dispose of real and personal property, including franchises, patents, copyrights, trademarks, licenses, in the State of Florida and in all other states and countries.

To contract debts, and borrow money, issue and sell or pledge bonds, debentures, notes and other evidences of indebtedness and execute such

mortgages, transfers of other instruments to secure payment of corporate indebtedness as required.

To purchase corporate assets of any other corporation and engage in the same or other character or business. To guarantee, endorse purchase, hold sell, transfer, mortgage, pledge, or otherwise acquire or dispose of the shares of the capital stock of, or any bonds, securities, or other evidence of indebtedness created by any other corporation of the State of Florida or any other state or government, and while owner of such stock, to exercise all rights, powers and privileges of ownership, including the right to vote such stock.

### ARTICLE III CAPITAL STOCK

The maximum number of shares of stock that the corporation is authorized to have outstanding at any time is 500 shares of common stock at \$ 1.00 per value per share.

### ARTICLE IV INITIAL CAPITAL

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

### ARTICLE V TERM OF EXISTENCE

The corporation is to exist perpetually.

### ARTICLE VI PRINCIPAL PLACE OF BUSINESS

The initial street address in this State of the principal office of this corporation is: 8918 SW 221 Terrace, Miami, Fl., 33190

The Board of Directors may from time to time, move the principal office to any other address in the State of Florida.

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**ARTICLE VII  
DIRECTORS**

This corporation shall have not less than one director initially. The number of directors may be increased or diminished from time to time by-laws adopted by the stockholders.

**ARTICLE VIII  
BOARD OF DIRECTORS**

The name and street address of the members of the first Board of Directors are:

NAME	TITLE	ADDRESS
Joemil Fachine	President	8918 SW 221 Terrace Miami, Fl., 33190
Yumila Gonzalez	Vice President	8918 SW 221 Terrace Miami, Fl., 33190

**ARTICLE IX  
SUBSCRIBERS**

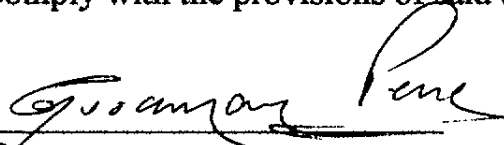
NAME	TITLE	ADDRESS
Joemil Fachine	President	8918 SW 221 Terrace Miami, Fl., 33190
Yumila Gonzalez	Vice President	8918 SW 221 Terrace Miami, Fl., 33190

ARTICLE X  
SHARES

Joemil Fachine	250 Shares
Yumila Gonzalez	250 Shares

ARTICLE XI  
REGISTER AGENT

The name and address of the Register Office of this corporation shall be:  
German Pena, P.A. 9010 SW 137<sup>th</sup> Ave. Suite 113 Miami, Fl., 33186  
Pursuant to Florida Status Section 607.164, having been named to accept  
process for the above State Corporation, at the place design in these Articles  
of Incorporation, I hereby accept to agree to act in this capacity, and agree to  
comply with the provisions of said act relative to keeping open said office.

  
By

ARTICLE XII  
AMENDMENT

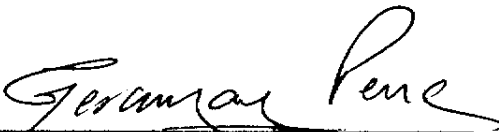
These Articles of Incorporation may be amended in the manner provide by  
laws. Every amendment shall be approved by the Board of Directors,  
proposed by them to the stockholders and approved at the stockholders  
meeting by majority of the stock entitled to vote them on, unless the  
directors and the stockholders sign a written statement manifesting their  
intention that a certain amendment of these Articles of Incorporation be  
made.

  
Joemil Fachine  
Presidente

  
Yumila Gonzalez  
Vice-President

ACKNOWLEDGMENT AND CONSENT OF REGISTERED AGENT

Having been made initial registered Agent to accept service of process of the corporation at the initial registered office designated in these Articles of Incorporation, I hereby accept such status and consent to act in this capacity and agree to comply with all the requirements of the law pertaining thereto.

  
\_\_\_\_\_  
German Pena, P.A.

06 MAY -5 PM 1:36  
DIVISION OF REVENUE  
TAXES