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C/O Setty J. Silver



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(Business Entity Name)

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EFFECTIVE DATE

ARTICLES OF INCORPORATION OF

A & A MORTGAGE SOLUTIONS CORP.

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The undersigned subscriber to these Articles of Incorporation is a natural person competent to contract and hereby form a Corporation for profit under Chapter 607 of the Florida Statutes.

ARTICLE I

NAME

The name of the corporation shall be: A & A MORTGAGE SOLUTIONS CORP. (hereinafter, "Corporation")

ARTICLE II-

PURPOSE OF CORPORATION

The Corporation shall engage in any activity or business permitted under the laws of the United Stats and of the State of Florida; This corporation Shall also perform the duties of:

- Mortgage Broker
- Locate Lenders
- Partner Borrowers with Lenders
- · Accept or offer applications for a Mortgage loan
- · Soliciting or offering to select a mortgage on behalf of borrowers
- Negotiate the terms or conditions of a mortgage loan on behalf of lenders and borrowers
- Offer or negotiate the sale of existing mortgage loan
- Negotiate on behalf of non institutional Investor
- Provide sub-prime lending opportunities as well as traditional and nonconforming loan opportunities.

ARTICLE III

PRINCIPAL OFFICE

The principal place of business/mailing address is: 6333 Sherman Street
Hollywood, Florida 33024

ARTICLE IV

DURATION

The Corporation shall be perpetual from the date of filing these articles of organization, unless the Corporation is sooner dissolved. The dissolution of a membership or officer or partner, shall not constitute grounds for the dissolution of the corporation. The company shall dissolve membership of any officer who:

- Any member who is suspected of any wrongful doings against the organized purpose of the corporation.
- 2. Any member or partner who is suspected of committing fraud or convicted of fraud or embezzlement against the organization or any of its members

ARTICLE V

SHAREHOLDERS' RESTRICTIVE AGREEMENT

All of the shares of stock of this Corporation may be subject to a Shareholders' Restrictive Agreement containing numerous restrictions on the rights of shareholders of the Corporation and transferability of the shares of stock of the Corporation. A copy of the Shareholders' Restrictive Agreement, if any, is on file at the principal office of the Corporation.

ARTICLE VI

POWERS OF CORPORATION

The Corporation shall have the same powers as an individual to do all things necessary or convenient to carry out its business and affairs, subject to any limitations or restrictions imposed by applicable law or these Articles of Incorporation.

ARTICLE VII

CORPORATE CAPITALIZATION

- 7.1 The maximum number of shares that this Corporation is authorized to have outstanding at any time is SEVEN THOUSAND FIVE HUNDRED (7,500) shares of common stock, each share having the par value of ONE DOLLAR (\$1.00),
- 7.2 All holders of shares of common stock shall be identical with each other in every respect and the holders of common shares shall be entitled to have unlimited voting rights on all shares and be entitled to one vote for each share on all matters on which Shareholders have the right to vote.
- 7.3 All holders of shares of common stock, upon the dissolution of the Corporation, shall be entitled to receive the net assets of the Corporation.
- 7.4 No holder of shares of stock of any class shall have any preemptive right to subscribe to or purchase any additional shares of any class, or any bonds or convertible securities of any nature; provided however, that the President may, in authorizing the issuance of shares of stock of any class, confer any preemptive right that the President may deem advisable in connection with such issuance.
- 7.5 The Board of Director(s) of the Corporation or President, may authorize the issuance from time to time of shares of its Stock of any class, whether now or hereafter authorized, or securities convertible into shares of its stock of any class, whether now or hereafter authorized, for such consideration as the Board of Directors or President may deem advisable, subject to such restrictions or limitations, if any, as may be set forth in the bylaws of the Corporation
- 7...6 The Board of Director(s) of the Corporation may, by Restated Articles of Incorporation, classify or reclassify any unissued stock from time to time by setting or changing the preferences, conversions or other rights, voting powers, restrictions, limitations as to dividends, qualifications, or term or conditions of redemption of the stock.

ARTICLE VIII

SUB-CHAPTER S CORPORATION

The Corporation may elect to be an S Corporation, as provided in Sub-Chapter S of the Internal Revenue Code of 1986, as amended.

- 8.1 The shareholders of this Corporation may elect and, if elected, shall continue such election to be an S Corporation as provided in Sub-Chapter S of the Internal Revenue Code of 1986, as amended, unless the shareholders of the Corporation unanimously agree otherwise in writing.
- 8.2 After this Corporation has elected to be an S Corporation, none of the shareholders of this Corporation, without the written consent of all the shareholders of this Corporation shall take any action, or make any transfer or other disposition of the shareholders' shares of stock in the Corporation, which will result in the termination or revocation of such election to be an S Corporation, as provided in Sub- chapter S of the Internal Revenue Code of 1986, as amended.
- 8.3 Once the Corporation has elected to be an S Corporation, each share of stock issued by this Corporation shall contain the following legend:

"The shares of stock represented by this certificate cannot be transferred if such transfer would void the election of the Corporation to be taxed under Sub-Chapter S of the Internal Revenue Code of 1986, as amended."

ARTICLE IX

REGISTERED OWNERS

The Corporation, to the extent permitted by law, shall be entitled to treat the person in whose name any share or right is registered on the books of the Corporation as the owner thereto, for all purposes, and except as may be agreed in writing by the Corporation, the Corporation shall not be bound to recognize any equitable or other claim to, or interest in, such share or right on the part of any other person, whether or not the Corporation shall have notice thereof.

ARTICLE X

BYLAWS

The Board of Director(s) or the President of the Corporation shall have power, without the assent or vote of the shareholders, to make, alter, amend or repeal the Bylaws of the Corporation, but the affirmative vote of a number of Directors equal to a majority of the number who would constitute a full Board of Director(s) at the time of such action shall be necessary to take any action for the making, alteration, amendment or repeal of the Bylaws. -

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AMENDMENT

The Corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation, or in any amendment hereto, or to add any provision to these Articles of Incorporation or to any amendment hereto, in any manner now or hereafter prescribed or permitted by the provisions of any applicable statute of the State of Florida, and all rights conferred upon shareholders in these Articles of Incorporation or any amendment hereto are granted subject to this reservation

- ARTICLE XII

INDEMNIFICATION

The Corporation shall indemnify a director or officer of the Corporation who was wholly successful, on the merits or otherwise, in the defense of any proceeding to which the director or officer was a party because the director or officer is or was a director or officer of the Corporation against reasonable attorney fees and expenses incurred by the director or officer in connection with the proceeding.

The Corporation may indemnify an individual made a party to a proceeding because the individual is or was a director, officer, employee or agent of the Corporation against liability if authorized in the specific case after determination, in the manner required by the board of directors, that indemnification of the director, officer, employee or agent, as the case may be, is permissible in the circumstances because the director, officer, employee or agent has met the standard of conduct set forth by the board of directors.

ARTICLES OF INCORPORATION OF

A & A MORTGAGE SOLUTIONS CORP.

The indemnification and advancement of attorney fees and expenses for directors, officers, employees and agents of the Corporation shall apply when such persons are serving at the Corporation's request while a director, officer, employee or agent of the Corporation, as the case may be, as a director, officer, partner, trustee, employee or agent of another foreign or domestic Corporation, partnership, joint venture, trust, employee benefit plan or other enterprise,

whether or not for profit, as well as in their official capacity with the Corporation. The Corporation also may pay for or reimburse the reasonable attorney fees and expenses incurred by a director, officer, employee or agent of the Corporation who is a party to a proceeding in advance of final disposition of the proceeding.

The Corporation also may purchase and maintain insurance on behalf of an individual arising from the individual's status as a director, officer, employee or agent of the Corporation, whether or not the Corporation would have power to indemnify the individual against the same liability under the law.

All references in, these Articles of Incorporation are deemed to include any amendment or successor thereto. Nothing contained in these Articles of Incorporation shall limit or preclude the exercise of any right relating to indemnification or advance of attorney fees and expenses to any person who is or was a director, officer, employee or agent of the Corporation or the ability of the Corporation otherwise to indemnify or advance expenses to any such person by contract or in any other manner.

If any word, clause or sentence of the foregoing provisions regarding indemnification or advancement of the attorney fees or expenses shall be held invalid as contrary to law or public policy, it shall be severable and the provisions remaining shall not be otherwise affected. All references in these Articles of Incorporation to "director", "officer", "employee" and "agent" shall include the heirs, estates, executors, administrators and personal representatives of such persons.

ARTICLE XIII

EFFECTIVE DATE

These Articles of corporation shall be effective five days (5) prior to the processing and approval of the Secretary of State, State of Florida.

ARTICLE XIV

REGISTERED AGENT AND OFFICE

The name of the registered agent shall be:
Documents Center Inc.
4050 North West 35th Way
Lauderdale Lakes, Florida 33309

ARTICLE XV

INITIAL OFFICERS AND/OR DIRECTORS

President/Treasurer

Nichole Anderson 6333 Shermen Street Hollywood, Florida 33024

Vice President:

Frederick Anderson 6333 Shermen Street Hollywood, Florida 33024

Secretary:

Deborah Armstrong 10506 North West 70th Street Tamarac, Florida 33321

ARTICLE XVI

INCORPORATOR

The name and address of the Incorporator is:
Nichole Anderson
6333 Shermen Street
Hollywood, Florida 33024

In WITNESS WHEREOF, for the purposes of stating the Articles of Incorporation of this Corporation under the laws of the State of Florida the undersigned has executed these Stated Articles of Incorporation this 06th. Day of November 2006.

Signature/Incorporator

Nichole Anderson President/Founder

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 of Registered Agent Documents Center Inc.

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SCHOOL SOLUTION

SCHOOL STATE

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