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# MORFORD & WHITEFIELD, P.A.

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Facsimile: (904),396-5890 E-mail: Morwhit@bellsouth.net

July 11, 2007

#### **VIA OVERNIGHT - UPS**

Florida Department of State Division of Corporations Corporate Filings Clifton Building 2661 Executive Center Circle Tallahassee, FL 32301

Re: Articles of Incorporation: B & R Mortgage Consultants, Inc.

Dear Sir/Madam:

Enclosed for filing are the Articles of Incorporation for B & R Mortgage Consultants, Inc. Our firm's check in the amount of \$78.75 is also enclosed to cover the filing, registered agent designation and a certified copy of the articles.

Please contact the undersigned should you have any questions. Thank you for your assistance.

Sincerely,

Linda Lanier Legal Assistant

\lgi Enclosures

# ARTICLES OF INCORPORATION OF B & R MORTGAGE CONSULTANTS, INC.

The undersigned, acting as incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation:

# Article I - Name

The name of this corporation is **B & R MORTGAGE CONSULTANTS, INC.** 

### **Article II - Duration**

This corporation shall have perpetual existence.

# Article III - Purpose

This corporation is organized for the purpose of transacting any obali lawful business.

# Article IV - Capital Shares

The aggregate number of shares which this corporation shall have authority to issue shall be 10,000 of a par value of \$1.00 per share.

# <u>Article V - Principal and Registered Office and Registered Agent</u>

The street address of the principal office of the corporation is 1185 Lane Avenue, Suite 4, Jacksonville, Florida 32205 and the address of the initial registered office of this corporation is 1185 Lane Avenue, Suite 4, Jacksonville, Florida 32205, and the name of the initial registered agent at that address is Robert A. Hecht, Jr.

#### Article VI - Initial Board of Directors

This corporation shall have one (1) director initially. Thereafter, the number of directors may be either increased or decreased from time to time in the manner provided by the Bylaws, but shall never be fewer than one. The name and address of the initial directors of this corporation are:

<u>Name</u>

**Address** 

Robert A. Hecht, Jr.

1185 Lane Ave., Ste. 4 Jacksonville, FL 32205

# **Article VII - Incorporator**

The name and address of the person signing these articles is:

Name

<u>Address</u>

B. Thomas Whitefield

4040 Woodcock Dr., Ste. 202 Jacksonville, FL 32207

# **Article VIII - Indemnification**

The corporation shall have the power, to indemnify all officers and directors and former officers and directors to the fullest extent possible under Florida law or as may be more fully forth in the by-laws.

## **Article IX - Amendment**

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this ////-- day of July, 2007.

B. Thomas Whitefield

Incorporator

# STATE OF FLORIDA COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this <u>ud</u> day of July, 2007 by B. Thomas Whitefield, who is personally known to me.

Notary Public, State of Florida

My Commission Expires:

Linda G. Lanier
MY COMMISSION # DD611411 EXPIRES
November 2, 2010
BONDED THRU TROY FAIN INSURANCE, INC.

(print name)

# **ACKNOWLEDGMENT AND ACCEPTANCE**

Having been named to accept service of process for the above-stated corporation at the place designed in this certificate, I hereby accept such designation to act as registered agent, and agree to comply with the provisions of Florida Statutes relative to keeping open said office.

ROBERT A. HECHT,

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