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ARTICLES OF INCORPORATION

OF

FOUR STAR HOME LOANS, INC.

The undersigned, makes, subscribes, acknowledges and files these Articles of Incorporation for the purpose of forming and becoming a corporation for profit under the laws of the State of Florida.

ARTICLE I

The name of this corporation shall be:

FOUR STAR HOME LOANS, INC.

ARTICLE II

The general nature of the business and the objects and purposes proposed to be transacted and carried on are to do any and all of the things herein mentioned, including:

- (a) All business authorized and permitted by State and Federal laws.
- (b) To do all and everything necessary, suitable, convenient or proper for the accomplishment of any of the purposes, or the attainment of any and all of the objectives herein enumerated, or incidental to the powers herein named which shall at any time appear conducive or expedient for the protection or benefit of the corporation, either as holders of or interested in any property or otherwise, with all of the powers now or hereinafter conferred by the laws of the State of Florida, upon corporations for profit.
- (c) The business of the corporation is from time to time to do any lawful act and to engage in any lawful business, and it shall have the right to conduct its business in all of its

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branches in or outside the State of Florida or in any other State, territory or dependency of the United States, or in foreign countries it being the intention that each of the objects, purposes and powers specified in all of the provisions of this statement of purpose should be regarded as independent objects, purposes and powers, and to be in no manner nor to any extent limited or restricted by reference or inference by or from the terms of any clause of this statement, or any other paragraph of these Articles, and it is expressly provided that the foregoing enumeration of specific powers shall not be held to limit or restrict the general powers of the corporation, the corporation being authorized to engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida, or any other State. County, Territory or Nation.

ARTICLE III

The Capital Stock of this Corporation shall consist of five hundred (500) shares of common stock having a par value of one dollar (\$1.00) per share.

ARTICLE IV

The amount of capital with which this Corporation shall begin business shall be not less than?

Five Hundred (\$500.00) Dollars.

ARTICLE V

The existence of this Corporation shall be perpetual.

ARTICLE VI

The principal office and mailing address of this Corporation is to be located at 4236 Jackson Street, Port Orange, FL 32127, with the privilege of having other offices at other places within and without the State of Florida.

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ARTICLE VII

The initial registered office of this Corporation shall be 444 Seabreeze Blvd., Suite 900. Daytona Beach, FL 32118, and the initial registered agent of this Corporation at such office shall be Seabreeze Corporate Services, LLC, who upon acceptance shall comply with the provisions of Section 48.091, Florida Statutes, as amended from time to time, with respect to keeping an office open for service of process.

ARTICLE VIII

The name and address of the person signing these Articles of Incorporation as the incorporator is: Jeffrey P. Brock, 444 Seabreeze Blvd., Suite 900, Daytona Beach, FL 32118.

ARTICLE IX

The officers of said Corporation shall be a President. Vice President and such other officers and agents as may be deemed necessary. All officers, agents and directors shall be chosen in such manner, shall hold their offices for such terms, and shall have such powers and duties as may be prescribed by the By-Laws or determined by the Board of Directors. Any person may hold two or more offices. The name and address of the initial officer of this corporation is J. Schuyler Brown, 4236 Jackson Street, Port Orange, FL 32127, President and Treasurer and Amelia Pearson Brown, 4236 Jackson Street. Port Orange, FL 32127, Vice President and Secretary.

ARTICLE X

Every shareholder, upon the sale for cash of any new stock of this Corporation of the same kind or class as that which he already holds, shall have the right to purchase his pro rata share thereof at the price at which it is offered to others.

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ARTICLE XI

It is the intent of the incorporator that the Corporation will qualify under Section 1244 of the Internal Revenue Code and that the Corporation will file as a Subchapter S Corporation.

ARTICLE XII

The business of the Corporation may be managed by the shareholder or shareholders of the Corporation rather than by a Board of Directors.

Incorporator submits these Articles and affirms that the facts stated herein are true. I am aware that any false information submitted in a document to the Department of State constitutes a third degree felony as provided for in §817.155, F.S.

Dated this 4th day of November, 2022.

Jeffrey P. Brock, Incorporator

ACCEPTANCE BY REGISTERED AGENT

Having been named as registered to accept service of process for the above stated corporation at the place designated in these Articles, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

DATED this 4th day of November, 2022.

Seabreeze Corporate Services, LLC, a Florida limited Bability company, Registered Agent

Jeffrey P. Brock, Manage

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