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BARRY I HECHTMAN, P.A.

Certified Public Accountant

8000 S.W. 107th Avenue
Suite 301
Miami, Florida 33176-1481

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-03/21/95--01099--018
****245.00 ****122.50

OFFICE USE ONLY

EFFECTIVE DATE
03-15-95

CORPORATION NAME(S) & DOCUMENT NUMBER(S) (If known):

1. _____ (Corporation Name) _____ (Document #)
 2. _____ (Corporation Name) _____ (Document #)
 3. _____ (Corporation Name) _____ (Document #)
 4. _____ (Corporation Name) _____ (Document #)
- Walk in Pick up time _____ Certified Copy
- Mail out Will wait Photocopy Certificate of Status

NEW FILINGS	
Profit	
NonProfit	
Limited Liability	
Domestication	
Other	

AMENDMENTS	
Amendment	
Resignation of R.A., Officer/Director	
Change of Registered Agent	
Dissolution/Withdrawal	
Merger	

H. SIMS MAR 22 1995

OTHER FILINGS	
Annual Report	
Fictitious Name	
Name Reservation	

REGISTRATION/QUALIFICATION	
Foreign	
Limited Partnership	
Reinstatement	
Trademark	
Other	

FILED
1-15-95

ARTICLES OF INCORPORATION
OF
S.U.M. MORTGAGE, INC.

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I - NAME

The name of the corporation shall be:

S.U.M. MORTGAGE, INC.

ARTICLE II - PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

8900 SW 107TH AVENUE #301
MIAMI, FL 33176-1451

ARTICLE III - NATURE OF BUSINESS

This corporation may engage in or transact any or all lawful activities or business permitted under the laws of the United States, the State of Florida, or any other state, country, territory or nation.

ARTICLE IV - CAPITAL STOCK

The aggregate number of shares of stock and its par value that this corporation is authorized to have outstanding at any one time is:

1000 shares of \$1.00 Par Value Common Stock

ARTICLE V - INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is:
I hereby am familiar with & accept the duties & responsibilities as registered agent for said corporation.

BARRY I. HECHTMAN
8900 SW 107TH AVENUE #301
MIAMI, FL 33176-1451

P.O. Hechtman
BARRY I. HECHTMAN

EFFECTIVE DATE
03-15-95

ARTICLE VI - TERM OF EXISTENCE

This corporation shall have perpetual existence unless dissolved according to law and its existence shall commence on the date of execution and acknowledgement of these Articles of Incorporation.

ARTICLE VII - OFFICERS AND DIRECTORS

The name(s) and street address(es) of the initial officer(s) and director(s), if any, who shall hold office the first year of the corporation's existence or until their successor(s) is (are) elected, is (are):

BARRY I. HECHTMAN
DIRECTOR, PRESIDENT

KEITH HECHTMAN
VICE PRESIDENT, DIRECTOR

JOHN ZVIJAC
TREASURER, DIRECTOR

JOHN URIBE
SECRETARY, DIRECTOR

ARTICLE VIII- INCORPORATOR(S)

The name(s) and street address(s) of the incorporator(s) to these Articles of Incorporation are:

<u>NAME</u>	<u>ADDRESS</u>	<u>NO of SHARES</u>
BARRY I. HECHTMAN	8900 SW 107TH AVE #3012 MIAMI, FL 33176	1000

Articles of Incorporation this 15th day of March, 1995.

Signature(s) of Incorporator(s)

B. I. Hechtman
BARRY I. HECHTMAN