

P95000031624

Apr

Secretary of State
Corporation Division
The Capitol
Tallahassee, FL 32301

5000001447785
-04/05/95--01099--011
***122.50 ***122.50

RE: Central Florida Mortgage & Financial Services, Inc.
Florida, 1995

Dear Sir or Madam,

Please find enclosed in duplicate the Articles of Incorporation, together with the Registered Agent Certificate and our check in the amount of \$122.50 to cover the following:

| | |
|----------------|---------|
| Filing Fee | \$70.00 |
| Certified Copy | \$52.50 |

If the above is in order, please file the Articles and forward to us a certified copy thereof. If there is anything which is not in order, please call us collect at (407) 423-8819.

Thank you.

Sincerely,

Helen A. Cawley
Helen Cawley

HC/klw

Enclosures

EFFECTIVE DATE
4-13-95

FILED
95 APR 20 PM 2:25
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

W95-7572
51
4/24



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

April 7, 1995

HELEN CAWLEY
8021 DUNSTABLE CIRCLE
ORLANDO, FL 32702

3228

SUBJECT: CENTRAL FLORIDA MORTGAGE & FINANCIAL SERVICES, INC.
Ref. Number: W95000007572

We have received your document for CENTRAL FLORIDA MORTGAGE & FINANCIAL SERVICES, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

Section 607.0120(6)(b), or 617.0120(6)(b), Florida Statutes, requires that articles of incorporation be executed by an incorporator.

The registered agent must sign accepting the designation.

Please return 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 (904) 487-6924.

Sharon Tala
Document Specialist Supervisor

Letter Number: 495A00016009

EFFECTIVE DATE
4-13-95

ARTICLES OF INCORPORATION
of
Central Florida Mortgage & Financial Services, Inc.

FILED
APR 20 PM 2:26
SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLE I - NAME

The name of this corporation is Central Florida Mortgage & Financial Services, Inc.

ARTICLE II - DURATION

This corporation shall have perpetual existence, commencing on the date of execution and acknowledgement of these Articles.

ARTICLE III - PURPOSE

This corporation is organized for the following purposes:

1. To provide real estate mortgage services, including, but not limited to, residential and commercial, and other lending-related financial services.
2. To transact any and all lawful business.
3. The foregoing purposes and activities will be interpreted as examples only and not as limitations, and nothing therein shall be deemed as prohibiting the corporation from extending its activities to any related or otherwise permissible lawful business purposes which may become necessary, profitable or desirable for the furtherance of the corporate objectives expressed above.

ARTICLE IV - POWERS

This corporation shall have all of the corporate powers enumerated in the Florida General Corporation Act.

ARTICLE V - CAPITAL STOCK

A. This corporation is authorized to issue 144,000 shares of \$.05 par value common stock, which shall be designated "common shares."

B. Except as otherwise provided by law or in the by-laws of the corporation, the entire voting power for the election of directors and for all other purposes shall be vested exclusively in the holders of the outstanding common shares.

ARTICLE VI - REGISTERED OFFICE AND AGENT

The street address of the principal/registered office of this corporation is 2431 Aloma Avenue, Suite 219, Winter Park, FL, 32792, and the name of the initial registered agent of this corporation at that address is Helen Cawley.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have one (3) directors initially. The number of directors may be either increased or diminished from time to time by the by-laws, but shall never be less than one or more than fifteen. The name and address of the initial directors of this corporation are:

| | |
|----------------------|--|
| President: | Helen Cawley 8021 Dunstable Circle Orlando, FL 32792 |
| Vice President: | Ricardo Calzada 3928 Muzante Court Orlando, FL 32817 |
| Secretary/Treasurer: | Albert Diou 1308 Augusta National Boulevard Winter Springs, FL 32708 |

ARTICLE VIII - INCORPORATOR

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

Helen Cawley
2431 Aloma Avenue, Suite 219
Winter Park, FL 32792

ARTICLE IX - BY-LAWS

The power to adopt, alter, amend or repeal by-laws shall be vested in the Board of Directors subject to the power of the shareholders to repeal, alter, or amend any by-laws adopted by the Board of Directors. The shareholders reserve the power to adopt by-laws and to prescribe in any by-laws that such by-laws shall not be altered, amended, or repealed by the Board of Directors.

ARTICLE X - OFFICERS

The Board of Directors may provide for the election or appointment and prescribe the duties of all officers and agents as the board may deem desirable and proper, and may take such action not inconsistent with the Articles of Incorporation and the by-laws of the corporation and the laws of the State of Florida as such board may deem advisable for the conduct and operation of the business of the corporation.

ARTICLE XI - MEETINGS

Meetings of shareholders and directors, including the time, place, and manner of calling such meetings, shall be fixed by the by-laws of the corporation.

ARTICLE XII - AMENDMENT

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

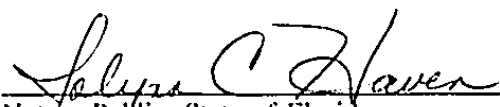
IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 13 day of April, 1995.


HELEN CAWLEY
Subscriber

STATE OF FLORIDA
COUNTY OF ORANGE

Subscribed and sworn to before me, a Notary Public authorized to take acknowledgements in the state and county set forth above, personally appeared HELEN CAWLEY, known to me and known by me to be the person who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed by official seal this 13th day of April, 1995.


Notary Public, State of Florida
My commission expires:



JOLYNE C. HAVEN
COMMISSION # CC 411319
EXPIRES OCT 3, 1998
GRANDED THREE
ATLANTA COUNTY, FLORIDA

ARTICLES OF INCORPORATION
of
Central Florida Mortgage & Financial Services, Inc.

FILED
95 APR 20 PM 3:27
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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2431 Aloma Avenue, Suite 219
Winter Park, FL 32792

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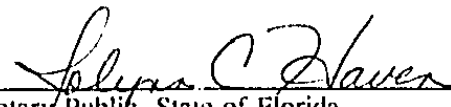
IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 13 day of April, 1995.


HELEN CAWLEY
Subscriber

STATE OF FLORIDA
COUNTY OF ORANGE

Subscribed and sworn to before me, a Notary Public authorized to take acknowledgements in the state and county set forth above, personally appeared HELEN CAWLEY, known to me and known by me to be the person who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed those Articles of Incorporation.

13th IN WITNESS WHEREOF, I have hereunto set my hand and affixed by official seal this day of April, 1995.


Notary Public, State of Florida
My commission expires:



JOLYNE C. HAVEN
COMMISSION # 00411319
EXPIRES OCT 3, 1998
BONDED THRU
ATLANTIC BONDING CO. INC.

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE
OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY BE
SERVED

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE
FOLLOWING IS SUBMITTED:

FIRST--THAT CENTRAL FLORIDA MORTGAGE & FINANCIAL SERVICES, INC.,
DESIRING TO ORGANIZE OR QUALIFY UNDER THE LAWS OF THE STATE OF
FLORIDA, WITH ITS PRINCIPAL PLACE OF BUSINESS AT CITY OF WINTER PARK,
STATE OF FLORIDA, HAS NAMED HELEN CAWLEY, LOCATED AT 2431 ALOMA
AVENUE, SUITE 219, CITY OF WINTER PARK, STATE OF FLORIDA, AS ITS AGENT
TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

SIGNATURE

Helen A. Cawley
HELEN CAWLEY

TITLE

President

DATE

3/31/95

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED
CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY
AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH
THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE
PERFORMANCE OF MY DUTIES.

SIGNATURE

Helen A. Cawley
HELEN CAWLEY

DATE:

3/31/95