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95 MAY 23 PM 3:44

DIVISION OF CORPORATION

Iglee & Daugherty
(Requestor's Name)
1501 Oak Ave. East
(Address)
Tallah., FL 32301 878-2411
(City, State, Zip) (Phone #)

OFFICE USE ONLY

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***122.50 ***122.50

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

1. Community First Mortgage Company
(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	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

Examiner's Initials

R95-280
ST
5/24

**ARTICLES OF INCORPORATION
OF
COMMUNITY FIRST MORTGAGE COMPANY**

FILED
JUL 26 1988
TALLAHASSEE, FLORIDA
CLERK OF THE CIRCUIT COURT

The undersigned Incorporator, for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I. NAME

The name of the Corporation is Community First Mortgage Company ("Corporation"). The principal place of business of the Corporation shall be 3740 Beach Boulevard, Jacksonville, Florida 32207. The name of the registered agent is Igler & Dougherty, P.A., 1501 Park Avenue East, Tallahassee, Florida 32301, which address shall also be the address of the Registered Office of Community First Mortgage Company.

ARTICLE II. DURATION

The duration of the Corporation's existence shall be perpetual.

ARTICLE III. NATURE OF BUSINESS

The Corporation may engage in or transact any or all lawful activities or business permitted under the laws of the United States and the State of Florida, or any other state, county, territory or nation.

ARTICLE IV. CAPITAL STOCK

The total number of shares of capital stock which the Corporation shall have authority to issue is One Hundred Thousand (100,000) shares of Common Stock, par value (\$.01) per share ("Common Stock").

All authorized shares of Common Stock shall be issued only for a consideration having a value in the judgement of the Board of Directors, at least equivalent to the full par value of the stock to be

issued and any and all shares so issued for not less than the consideration so prescribed or fixed by the Board of Directors shall be fully paid and nonassessable.

The Corporation is authorized to place restrictions upon any stock authorized or issued by the Corporation and to enter into agreements with stockholders concerning any stock authorized or issued by the Corporation in the following respects;

- (a) the transferability of such stock; and
- (b) the right of the Corporation or other stockholders to purchase such stock as a condition precedent to its issue, transfer, or assignment.

The Corporation and its stockholders may enter into any agreement imposing reasonable restraints upon the transfer, alienation or voting of the shares of stock in the Corporation. Such agreements may be between the Corporation and the stockholders or among the stockholders themselves, in whole or in part, without the Corporation. However, such agreements shall be stated or referred to upon the certificates of stock, and the Corporation, whether or not an actual party to the agreement, will not, when properly notified, transfer on its books any shares of stock of the Corporation issued to and held by parties to such agreements until adequate proof of compliance with the agreement be furnished to the Corporation.

ARTICLE V. INITIAL CAPITAL

The minimum amount of capital with which the Corporation will begin business is One Thousand and No/100 Dollars (\$1,000).

ARTICLE VI. DIRECTORS

The number of directors of this Corporation shall not be less than three(3) and shall be fixed from time to time exclusively by the Board of Directors pursuant to a resolution adopted by a majority of the Board. Each such initial director shall hold office until his successor is chosen and qualified. In no event, however, shall the initial term of any of the initial directors exceed one year from the date of incorporation.

ARTICLE VII. INITIAL DIRECTORS

The names and street addresses of the first Board of Directors, who shall hold office as provided in Article VI herein, are:

Name:	Address:
Jack C. Demetree	3918 Alhambra Drive West Jacksonville, FL 32207
Jack C. Demetree, Jr.	6671 Epping Forest Way North Jacksonville, FL 32217
John R. Lamb	4251 Monument Road, Unit 502 Jacksonville, Florida 32225
V. Hawley Smith, Jr.	2767 Forrest Circle Jacksonville, FL 32257
A. Richardson Tosh	11251 Brockton Place Jacksonville, FL 32257

ARTICLE VIII. PRINCIPAL OFFICE

The initial principal office of the Corporation is located at 3740 Beach Boulevard, Jacksonville, Florida 32207. The Board of Directors may from time to time establish elsewhere within the State of Florida the principal office of the Corporation.

ARTICLE IX. INCORPORATOR

The names and street address of the incorporator to these Articles of Incorporation is A. Richardson Tosh, 3740 Beach Boulevard, Jacksonville, Florida 32207.

ARTICLE X. BY-LAWS AND POWERS OF BOARD OF DIRECTORS

In addition to the powers and authority expressly conferred upon them by statute or by these Articles of Incorporation or the Bylaws of the Corporation, the Board of Directors is hereby empowered to exercise all such powers and do all such acts and things as may be exercised or done by the Corporation and is expressly authorized:

To determine and fix the compensation of officers, directors, agents, and employees of the Corporation; to adopt any profit sharing, pension, or deferred compensation plan or program or any stock option plan or program or any other benefit plan or program, and to determine the contributions to be made by the Corporation thereto; to enter into employment contracts with officers, directors, agents, and employees of the Corporation and to provide therein for regular compensation, bonuses, stock options, deferred compensation, and retirement and other benefits. The interest of any directors in any of the foregoing matters shall not disqualify such director from participation in the consideration of such matter or from voting thereon and shall not affect the validity of any action of the Board of Directors in respect of such manners.

To adopt the By-Laws of the Corporation, to fix the amount to be reserved as working capital over and above its stated capital, to authorize and cause to be executed mortgages and liens upon the real and personal property of the Corporation.

From time to time to determine whether and to what extent and at what times and places and under what considerations and regulations the accounts and books of the Corporation (other than the stock book), or any of them, shall be open to inspection of stockholders; and no stockholder shall have any right of inspecting any account, book or document of the Corporation except as conferred by statute, unless authorized by a resolution of the stockholders or directors.

The Board of Directors, by its resolution, may designate two or more of its members to constitute an executive committee which committee shall, for the period of time provided in said resolution or in the By-Laws of the Corporation, have and exercise any or all of the powers of the Board of Directors in the management of the business and affairs of the Corporation, and have power to authorize the seal of the Corporation to be affixed to all papers which may require it. The Board of Directors may also designate one or more other committees in the manner prescribed by the By-Laws, each committee to have such name and to exercise such powers as may, from time to time, be prescribed by the By-Laws or by resolution adopted by the Board of Directors.

Pursuant to the affirmative vote of stockholders of record holding stock in the Corporation entitling them to exercise at least a majority of the voting power, given at a stockholders' meeting duly called for that purpose, or when authorized by the written consent of stockholders of record holding stock in the Corporation entitling them to exercise at least a majority of the voting power, the Board of Directors shall have power and authority at any meeting to sell, lease, or exchange all of the property and assets essential to the business of the Corporation, upon such terms and conditions as its Board of Directors deem expedient and for the best interests of the Corporation.

No contract or other transaction to which the Corporation is a party shall, in the absence of fraud, be affected or invalidated by the fact that a director or directors of the Corporation is a party, or are parties to, or interested in, such contract or transaction. Each and every person who is or becomes a director of the Corporation is hereby relieved of any liability that might otherwise exist from his contracting with the Corporation for the benefit of himself or any firm, partnership, association, or corporation regardless of the fact that he also is a director of such subsidiary.

The Corporation may, in its By-Laws, confer powers upon its directors in addition to the foregoing and in addition to the powers and authorities expressly conferred upon them by the statute.

Both stockholders and directors shall have power, if the By-Laws so provide, to hold their meetings and to have one or more offices within or without the State of Florida, and to keep the books of the Corporation inside or outside the State of Florida at such places as may be, from time to time, designated by the Board of Directors.

ARTICLE XI. AMENDMENT OF ARTICLES OF INCORPORATION

The Corporation reserves the right to amend, alter, change or repeal any provision contained in its Articles of Incorporation, in the manner now or hereafter prescribed by statute, and all rights conferred upon stockholders herein are granted subject to this reservation.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of
Incorporation this 23 day of May, 1995.

Signature of Incorporator:

A. Richardson Tosh
A. Richardson Tosh, Incorporator

STATE OF FLORIDA)
COUNTY OF DUVAL)

BEFORE ME, the undersigned authority, personally appeared A. Richardson Tosh, to me personally known to be the person who subscribed to the foregoing Articles of Incorporation of Community First Mortgage Company, and he acknowledged that he did freely and voluntarily execute the said Articles of Incorporation for the purposes therein expressed.

WITNESS my hand and seal on this 23rd day of May, 1995.

(SEAL)



Mary C. Hartman
NOTARY PUBLIC

Name typed or printed

My Commission Number

My Commission Expires

**CERTIFICATE DESIGNATING
REGISTERED AGENT/REGISTERED OFFICE**

FILED
95 MAY 26 PM 1:01
TALLAHASSEE, FLA.

In accordance with Section 48.091, Florida Statutes, the following designation and acceptance are being submitted in compliance thereof.

DESIGNATION:

Pursuant to the provision of Section 607.0501, Florida Statutes, Community First Mortgage Company desires to organize under the laws of the State of Florida, and in connection therewith, hereby designates Igler & Dougherty, P.A. as its registered agent whose collective address is 1501 Park Avenue East, Tallahassee, Florida 32301, which address shall also be the address of the Registered Office of Community First Mortgage Company.

ACCEPTANCE:

Having been named to accept service of process for the above-stated corporation, at the place designated in this certificate, we hereby agree to act in this capacity, and we further agree to comply with the provisions of all statutes relative to the proper and complete performance of our duties, and we accept the duties and obligations of section 607.0501, Florida Statutes.

IGLER & DOUGHERTY, P.A.

By: _____

A. George Igler, President

Date _____

May 23, 1995