

P950000

48349

6-20-95

Elias John

Requestor's Name

15225 N.W. 77 AVE #202

Address

Miami Lakes FL 33104

City

State

Zip

Phone

558-4933A

VALIDATION ONLY

LIFE 35000078
-06/21/95--01017--028
****122.50 ****122.50

CORPORATION(S) NAME

200001519492
-06/21/95--01017--028
****122.50

122.50

CARE FREE MORTGAGE, INC.

FILED
1995 JUN 21 PM 1:07
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
DIVISION OF CORPORATIONS



EMPIRE Toll Free: 1-800-432-3028

- | | | |
|--|--|---|
| <input checked="" type="checkbox"/> Profit | <input type="checkbox"/> Amendment | <input type="checkbox"/> Merger |
| <input type="checkbox"/> NonProfit | <input type="checkbox"/> Foreign | <input type="checkbox"/> Mark |
| <input type="checkbox"/> Limited Partnership | <input type="checkbox"/> Annual Report | <input type="checkbox"/> Other |
| <input type="checkbox"/> Reinstatement | <input type="checkbox"/> Reservation | <input type="checkbox"/> Change of Registered Agent |
| <input checked="" type="checkbox"/> Certified Copy | <input type="checkbox"/> Photo Copies | <input type="checkbox"/> Certificate Under Seal |
| <input type="checkbox"/> Call When Ready | <input type="checkbox"/> Call If Problem | <input type="checkbox"/> After 4:30 |
| <input checked="" type="checkbox"/> Walk In | <input type="checkbox"/> Will Wait | <input checked="" type="checkbox"/> Pick Up |
| | | <input type="checkbox"/> Mail Out |

Name
Availability
Document
Examiner
Updater
Verifier
Acknowledgment
W.P. Verifier

CERTIFIED COPY

R. CHESSEY JUN 21 1995

ARTICLES OF INCORPORATION
OF
CARE FREE MORTGAGE, INC.

FILED
JUN 21 PM 1:07
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, a natural person competent to contract, hereby makes, subscribes, acknowledges and adopts the following Articles of Incorporation for the purposes of forming a corporation under the laws of the State of Florida.

ARTICLE I - NAME

The name of this corporation is CARE FREE MORTGAGE, INC.

ARTICLE II - DURATION

This corporation shall have perpetual existence commencing upon the filing of these Articles of Incorporation by the Department of the State of Florida.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of engaging in any activity or transacting any business permitted under the laws of the State of Florida and the laws of the United States of America.

ARTICLE IV - CAPITAL STOCK

The aggregate number of shares which this Corporation is authorized to issue is 100. Such shares shall be of a single class, and shall have a 1.00 par value.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 8002 Miami Lakes Drive, Miami Lakes, Florida 33016,

Prepared by: John Elias, Esq., Florida Bar No: 650341

15225 N.W. 77 Ave., Miami, Lakes, FL 33014 and the name of the initial registered agent at that address is Ronald Abate. The street address of the Principal Office of this corporation is: 8002 Miami Lakes Drive, Miami Lakes, Florida 33016.

ARTICLE VI - BOARD OF DIRECTORS

This corporation shall have 4 directors constituting the initial Board of Directors. The number of directors may be either increased or decreased from time to time by the bylaws. The names and addresses of the Board of Directors of this corporation are:

Ronald Abate
8002 Miami Lakes Drive
Miami Lakes, Florida 33016

Lisa Abate
8002 Miami Lakes Drive
Miami, Florida 33016

Linda Abate
8002 Miami Lakes Drive
Miami Lakes, Florida 33016

Amy Abate
8002 Miami Lakes Drive
Miami, Florida 33016

ARTICLE VII - INCORPORATORS

The name and address of the Incorporator to these Articles of Incorporation is:

John Elias, Esquire
15225 NW 77th Avenue
Suite 202
Miami Lakes, FL 33014

ARTICLE VIII - INDEMNIFICATION

A. Indemnity. The corporation shall indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending or contemplated action, suite or proceeding, whether civil, criminal, administrative or investigative, by reason of the fact that he or she is or was a director, employee, officer

ARTICLES OF INCORPORATION
CARE FREE MORTGAGE, INC.

or agent of the Association, against all expenses (including attorney's fees and appellate attorney's fees), judgments, fines and amounts paid in settlement actually and reasonably incurred by him or her in connection with such action, suit or proceeding, unless (a) a court of competent jurisdiction finally determines, after all appeals have been exhausted or pursued by the proposed indemnitee, that he or she did not act in good faith or in a manner he or she reasonably believed to be in or the best interests of corporation, and, with respect to any criminal action or proceeding, that he or she had reasonable cause to believe his or her conduct was unlawful, and (b) such court also determines specifically that indemnification should be denied. The termination of any action, suit or proceeding by judgment, order, settlement, conviction or upon a plea of nolo contendere or its equivalent shall not, of itself, create a presumption that the person did not act in good faith and in a manner which he reasonably believed to be in or not opposed to the best interests of the corporation, and with respect to any criminal action or proceeding, had reasonable cause to believe that his conduct was unlawful.

B. Expenses. To the extent that a director, officer, employee or agent of the corporation has been successful on the merits or otherwise in defense of any action, suit or proceeding referred to in Section VIII A. above, or in defense of any claim,

ARTICLES OF INCORPORATION
CARE FREE MORTGAGE, INC.

issue or matter therein, he or she shall be indemnified against all expenses (including attorney's fees and appellate attorney's fees) actually and reasonably incurred by him in connection therewith.

C. Advances. All expenses incurred in defending a civil or criminal action, suit or proceeding shall be paid by the corporation in advance of the final disposition of such action, suit or proceeding upon receipt of an accounting from or on behalf of the affected director, officer, employee or agent to repay such amount unless it shall ultimately be determined that he is entitled to be indemnified by the corporation as authorized in this Article VIII.

D. Miscellaneous. The indemnification provided by this Article shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled under any by-law agreement, vote of directors, shareholders or otherwise, and shall continue as to a person who has ceased to be a director, officer, employee or agent and shall inure to the benefits of the heirs and personal representatives of such person.

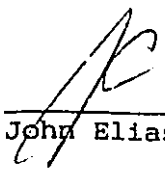
E. Insurance. The corporation shall have the power to purchase and maintain insurance on behalf of any person who is or was a director, officer, employee or agent of the corporation, or is or was serving, at the request of the corporation, as a director, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise, against any

ARTICLES OF INCORPORATION
CANY FREE MORTGAGE, INC.

liability asserted against him or her and incurred by him or her in any such capacity, or arising out of his status as such, whether or not the corporation would have the power to indemnify him or her against such liability under the provisions of this Article.

F. Amendment. Anything to the contrary herein notwithstanding, the provisions of this Article VIII may not be amended without the approval in writing of all persons whose interests would be adversely affected by such amendment.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 20 day of June, 1995.



John Elias, Incorporator

ARTICLES OF INCORPORATION
CARE FREE MORTGAGE, INC.

STATE OF FLORIDA)
)SS
COUNTY OF DADE)

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared John Elias, known to be and known by me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed those Articles of Incorporation for the purposes and in the capacities set forth therein.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal in the State and County aforesaid, this 20 day of JUN, 1995.



ROBERT DE LA VEGA
My Commission CC388459
Expires Sep. 05, 1998
Bonded by HAI
800-422-1555

Robert De La Vega
NOTARY PUBLIC, State of Florida
Printed Name: Robert De La Vega
Commission No: _____
My commission expires: _____

ARTICLES OF INCORPORATION
CARE FREE MORTGAGE, INC.

CERTIFICATE DESIGNATING REGISTERED AGENT AND OFFICE

IN COMPLIANCE WITH SECTIONS 48.091 and 607.034, FLORIDA
STATUTES, as may be amended, the following is submitted:

That, CARE FREE MORTGAGE, INC., desiring to organize and
qualify as a corporation under the laws of the State of Florida,
with its initial registered office at 8002 Miami Lakes Drive, Miami
Lakes, Florida 33016, has named Ronald Abate, whose address is 8002
Miami Lakes Drive, Miami Lakes, Florida 33016, as its Registered
Agent to accept service of process within the State of Florida; and

That, having been named to accept service of process for the
above-stated corporation, at the place designated in this
Certificate, Ronald Abate hereby agrees to act in this capacity,
and further agrees to comply with the provisions of all statutes
relative to the proper performance his duties.

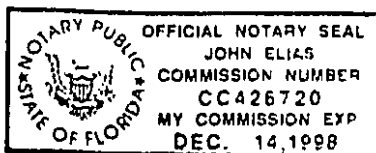

RONALD ABATE

ARTICLES OF INCORPORATION
CARE FREE MORTGAGE, INC.

STATE OF FLORIDA)
)SS
COUNTY OF DADE)

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared Ronald Abate, known to be and known by me to be the person who executed the foregoing Certificate Designation Registered Agent and Office, and he acknowledged before me that he executed same for the purposes and in the capacities set forth therein.

IN WITNESS THEREOF, I have hereunto set my hand and official seal in the State and County aforesaid, this 14 day of JUNE, 1995.



[Signature]
Notary Public, State of Florida
Printed Name: *John Elias*
Commission No:
My commission expires:

Abate\Articles

FILED
1995 JUN 21 PM 1:07
SECRETARY OF STATE
TALLAHASSEE, FLORIDA