

P95000056387

DAVIS FINANCIAL CORPORATION

3601 W. COMMERCIAL BLVD., SUITE 35 • FORT LAUDERDALE, FL 33309

(305)739-9099

July 17, 1995

FILED
95 JUL 20 PM 4:20
TALLAHASSEE, FLORIDA

Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314


170001542101
-07/20/95--01003--003
****122.50 ****122.50

Re: Davis Industries, Inc.
(proposed corporate name)

Dear Sir/Madam:

Enclosed is an original and one (1) copy of the articles of incorporation and our check for \$122.50.

Sincerely,


Kenny M. Davis
President / CEO

PD7
7-20-95

**ARTICLES OF INCORPORATION
FOR
DAVIS INDUSTRIES, INC.**

FILED
95 JUL 20 PM 4: 20
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

WE, the undersigned, being desirous to form a for-profit corporation under the laws of the State of Florida and being competent to contract, hereby submit the following as its Articles of Incorporation.

ARTICLE I - NAME

The name of this Corporation shall be DAVIS INDUSTRIES, INC., a wholly owned subsidiary of Davis Financial Corporation, a Florida Corporation.

ARTICLE II - PURPOSE

The purpose of this Corporation shall be to engage primarily in the business of developing, constructing, and marketing single-family housing and to conduct any and all other business as may be legal and lawful in the State of Florida and these United States.

ARTICLE III - TERM OF EXISTENCE

This Corporation shall have perpetual existence unless it is dissolved sooner by resolution or operation of law.

ARTICLE IV - PLACE OF BUSINESS

The principal place of business for the Corporation shall be located at: 3601 W. Commercial Blvd., Suite 35, Fort Lauderdale, Florida 33069

ARTICLE V - CORPORATE SHARES

The maximum number of shares which this Corporation shall have outstanding at any one time shall be ONE HUNDRED SHARES (100) of Common stock, each having a par value of TEN DOLLARS (\$10.00).

ARTICLE VI - MEMBERSHIP

Membership in this corporation shall be restricted to the subscribers to the Articles and to those persons or organizations who from time to time may be approved for membership at regular meeting of the membership.

ARTICLE VII - INITIAL SUBSCRIBERS

The initial subscribers to these Articles are as follows:

Kenny M. Davis, President	Michelle B. Davis, Secretary-Treasurer
3601 W. Commercial Blvd., Ste. 35	3601 W. Commercial Blvd., Ste. 35
Ft. Lauderdale, Florida 33309	Ft. Lauderdale, Florida 33309

ARTICLE VIII - SHAREHOLDERS

The 100 outstanding shares of Common Stock of this Corporation shall be exclusively held by and in the name of Davis Financial Corporation, a Florida Corporation.

ARTICLE IX - BOARD OF DIRECTORS

This Corporation will not have a Board of Directors. The Affairs of the Corporation shall be managed by the officers of the Corporation.

ARTICLE X - OFFICERS

The Officers of this Corporation shall be the President, Vice-President, Secretary, Treasurer and other officers as may, from time to time, be deemed necessary to carry out the business of the Corporation. The following persons shall be Officers until their successors are duly elected:

Kenny M. Davis, President	Michelle B. Davis, Secretary-Treasurer
3601 W. Commercial Blvd., Ste. 35	3601 W. Commercial Blvd., Ste. 35
Ft. Lauderdale, Florida 33309	Ft. Lauderdale, Florida 33309

ARTICLE XI - CORPORATE POWERS

This Corporation shall have all of the powers afforded for-profit corporation under the applicable laws of the State of Florida and such other powers as may be set out in the By-laws of the Corporation.

ARTICLE XII - AMENDMENTS

These Articles may be amended by a majority vote of the officers at a regular meeting of the Corporation.

ARTICLE XIII - REGISTERED AGENT / ACCEPTANCE

First, having been organized as a Corporation-For-Profit in the State of Florida, DAVIS INDUSTRIES, INC., hereby designates KENNY M. DAVIS, as its Registered Agent to accept service of process on behalf of the Corporation at its principal place of business: 3601 W. Commercial Blvd., Suite 35, Fort Lauderdale, Florida 33309.

ACCEPTANCE: "I hereby accept to act in the capacity of Registered Agent for the foregoing Corporation and to accept service of process on its behalf."

Kenny M. Davis
Kenny M. Davis

WHEREFORE, WE, the undersigned, set our hands and signatures to these Articles of Incorporation on the 17th day of July, 1995 at Fort Lauderdale, Broward County, Florida.

Kenny M. Davis
Kenny M. Davis

Michelle B. Davis
Michelle B. Davis

STATE OF FLORIDA)
COUNTY OF BROWARD): SS

BEFORE ME, the undersigned authority, did personally appear Kenny M. Davis and Michelle B. Davis, both known to me, after being duly sworn, deposes and says: "That they are the persons described in these Articles and that they submit same for the purposes intended."
Done this 17th day of July, 1995 at Fort Lauderdale, Broward County, Florida.



Christine M. Nyholm
Notary Public at-Large

July 28, 1998
My Commission Expires

95 JUL 20 PM 4:20
RECEIVED
STATE OF FLORIDA
TALLAHASSEE, FLORIDA

FILED

P95000056387

DAVIS FINANCIAL CORPORATION



3601 W. COMMERCIAL BLVD., SUITE 35 • FORT LAUDERDALE, FL 33309

(305) 739-9099

August 30, 1995

Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

RE: Articles of Amendment

Dear Sir/Madam:

Enclosed is an original and one (1) copy of the articles of amendment to the Articles of Incorporation of Davis Industries, Inc. and our check for \$43.75 to cover the charge for amending the Articles of Incorporation and a Certificate of Status. Please process appropriately.

Sincerely,

Kenny M. Davis
President / CEO

Enclosure: Check #5040

SEP 18 1995
FIVE O'CLOCK

FILED
SEP 18 PM 2:47
TALLAHASSEE, FLORIDA

~~10095-18184~~

N/C



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

September 11, 1995

KENNY M. DAVIS
DAVIS FINANCIAL CORPORATION
3601 W. COMMERCIAL BLVD., SUITE 35
FT. LAUDERDALE, FL 33309

SUBJECT: DAVIS INDUSTRIES, INC.
Ref. Number: P95000056387

We have received your document for DAVIS INDUSTRIES, INC. and your check(s) totaling \$43.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

Amendments for Florida profit corporations are filed in compliance with section 607.1006, Florida Statutes. Please see the enclosed information.

If an amendment was approved by the shareholders, the date of adoption of the amendment and one of the following statements must be contained in the document:

(1) A statement that the number of votes cast for the amendment by the shareholders was sufficient for approval.

(2) If more than one voting group was entitled to vote on the amendment, a statement designating each voting group entitled to vote separately on the amendment and a statement that the number of votes cast for the amendment by the shareholders in each voting group was sufficient for approval by that voting group.

If an amendment was adopted by the incorporators or board of directors without shareholder action, a statement to that effect and that shareholder action was not required must be contained in the document.

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) 487-6909.

Velma Shepard
Corporate Specialist

Letter Number: 895A00041701

ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION
OF
DAVIS INDUSTRIES, INC.

55 SEP 18 PM 2:47
DAVIS INDUSTRIES, INC.

Pursuant to the provision of section 607.1006, Florida Statutes, this corporation adopts the following articles of amendment to its articles of incorporation:

FIRST: ARTICLE I - NAME

The name of this Corporation shall be DFC MORTGAGE CORPORATION, a wholly owned subsidiary of Davis Financial Corporation, a Florida Corporation.

SECOND: ARTICLE II - PURPOSE

The purpose of this Corporation shall be to engage primarily in the business of soliciting, processing, approving and originating mortgage loans and other financial assistance to eligible homebuyers in the State of Florida and to conduct any and all other business as may be legal and lawful in this State and in these United States.

The above amendments were approved by the shareholders on the 21st day of August, 1995. The number of votes cast for the amendments were sufficient for approval.

Signed this 21st day of August, 1995, at Fort Lauderdale, Florida.

Signature

Kenny M. Davis

Kenny M. Davis

Typed Name

President/Treasurer

Title