



PRESTIGE RATE  
LEGAL & FINANCIAL SERVICES

1201 HAYS STREET  
800-147-8000  
P9500062255

ACCOUNT NO. : 072100000002

REFERENCE : 657759 160130A

AUTHORIZATION :

*Patricia Pizito*

COST LIMIT : \$ 70.00

ORDER DATE : August 10, 1995

ORDER TIME : 10:16 AM

ORDER NO. : 657759

300001558453

CUSTOMER NO: 160130A

CUSTOMER: Mr. Manuel Fernandez  
MR MANUEL FERNANDEZ

3600 Bergenline Avenue

Union City, NJ 07087

DOMESTIC FILING

NAME: FIRST JERSEY MORTGAGE CO INC.

XX ARTICLES OF INCORPORATION  
CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY  
XX PLAIN STAMPED COPY  
CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Debbie Skipper

EXAMINER'S INITIALS:

**T. BROWN**

AUG 11 1995

95 AUG 11 PM 3:40  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

FILED

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95 AUG 11 PM 3:40  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION  
OF  
FIRST JERSEY MORTGAGE CO INC.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

FIRST JERSEY MORTGAGE CO INC.

The address of the principal office of this corporation shall be 1325 Southeast 47th Street, Woodruff Condo Unit G, Cape Coral, Florida 33904, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in 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 III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 100 shares of common stock having \$1.00 par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1201 Hays Street, Tallahassee, Florida 32301, and the name of the initial registered agent of the corporation at that address is Corporation Service Company.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have one Director, initially. The name and address of the initial member of the Board of Directors are:

Manuel Fernandez	3600 Bergenline Avenue
	Union City, New Jersey 07087

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation:

Corporate Agents, Inc.  
1201 Hays Street  
Tallahassee, Florida 32301

The undersigned incorporator has executed these Articles of Incorporation on August 11, 1995.

Laura R. Dunlap  
Incorporator  
Its Agent, Laura R. Dunlap

ACCEPTANCE OF REGISTERED AGENT DESIGNATED  
IN ARTICLES OF INCORPORATION

Corporation Service Company, a Delaware corporation authorized to transact business in this State, having a business office identical with the registered office of the corporation named above, and having been designated as the Registered Agent in the above and foregoing Articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

By: Laura R. Dunlap  
Its Agent, Laura R. Dunlap  
Authorized Service Representative  
Corporation Service Company

RCB/dks