

P9500064270

**JACK LEVINE, P.A.**  
CERTIFIED PUBLIC ACCOUNTANTS

1001 E. BUILDING  
3500 BAYVIEW BLVD. SUITE 100  
NORTH MIAMI BEACH, FLORIDA 33182

TELEPHONE (305) 651-0400  
TELEFAX (305) 651-0611

May 25, 19954

Division of Corporation  
P.O. Box 6327  
Tallahassee, Fl. 32301

7000001501697  
-05/30/95--01089--0001  
\*\*\*\*122.50 \*\*\*\*122.50

Gentlemen:

Enclosed please find the Articles of Incorporation for CITRUS MORTGAGE BANK CORP. along with a check for \$122.50.

If you have any questions regarding this new corporation, please feel free to contact me at the above address.

Sincerely,

*Jack Levine CPA*

Jack Levine, P.A.  
Certified Public Accountants

enclosures

**EFFECTIVE DATE**

MAY 25 1995

5-30-95  
1095-11661  
SDG 511  
5-30-95  
1095-11661  
SDG 511



ROBERT P. MILLIGAN  
COMPTROLLER OF FLORIDA

OFFICE OF COMPTROLLER  
DEPARTMENT OF BANKING AND FINANCE  
STATE OF FLORIDA  
TALLAHASSEE  
32399-0350

July 31, 1995

Mr. Allen R. Schloss  
9240 Emerson Avenue  
Surfside, Florida 33154

Re: "Citrus Mortgage Bank Corp."

Dear Mr. Schloss:

On June 19, 1995, the Division of Banking received your request for clearance to use the above-mentioned corporate name. This request was noticed in the Florida Administrative Weekly on June 30, 1995, for 21 days until July 21, 1995, for public comment.

Section 655.922(2)(a), Florida Statutes, states in pertinent part as follows:

(2)(a) No person other than a bank shall, in this state:

1. Transact business under any name or title which contains the word "bank," "banking," or "trust company," or words of similar import, in any context or in any manner; or
2. Use any name, word, sign, symbol, or device in any context or in any manner; or
3. Circulate or use any letterhead, billhead, circular, paper or writing of any kind, or otherwise advertise or represent in any manner, which indicates or reasonably implies that the business being conducted or advertised is the kind or character of business transacted or conducted by a bank or trust company or which is likely to lead any person to believe that such business is that of a bank or trust company.

Mr. Allen R. Schloas  
July 31, 1995  
Page Two

It is the opinion of this Department that your corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department is able to grant your request for approval of the corporate name, "Citrus Mortgage Bank Corp."

Sincerely,



Wm. Douglas Johnson  
Assistant Director  
Division of Banking  
Suite 1401, The Capitol  
Tallahassee, FL 32399-0350  
(904) 488-1111

:kr

cc: Ms. Karon Bayer, Chief  
Bureau of Corporate Records  
Division of Corporations  
Secretary of State's Office

FILED  
JUL 31 1995  
TALLAHASSEE, FL  
CLERK OF SUPERIOR COURT



FLORIDA DEPARTMENT OF STATE  
Sandra B. Mortham  
Secretary of State

June 8, 1995

JACK LEVINE, P.A.  
16855 N.E. 2ND AVE.  
SUITE 303  
N. MIAMI BEACH, FL 33162

SUBJECT: CITRUS MORTGAGE BANK CORP.  
Ref. Number: W95000011661

We have received your document for CITRUS MORTGAGE BANK CORP. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking  
Director's Office  
Suite 1401, The Capitol  
Tallahassee, FL 32399-0350  
(904) 488-1111.

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) 487-6931.

Steven Godfrey  
Corporate Specialist

Letter Number: 495A00028232

ARTICLES OF INCORPORATION  
OF  
CITRUS MORTGAGE BANK CORP.

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The undersigned subscriber who is of legal age and competent to contract, for the purpose of forming a corporation under the laws of the State of Florida, hereby adopts and acknowledges the following Articles of Incorporation for this Corporation:

ARTICLE I

The name of this corporation shall be:

CITRUS MORTGAGE BANK CORP.

The principal address of this corporation shall be:

16855 N.E. 2ND AVENUE  
SUITE 303  
NORTH MIAMI BEACH, FL. 33162

ARTICLE II

The general nature of the business and the objects and purposes proposed to be transacted and carried on are to do any and all things with any and all powers to the same extent as natural persons might or could do and specifically the corporation may engage in lending money for mortgages and any other activity or business permitted under the laws of the United States and/or the State of Florida.

EFFECTIVE DATE

MAY 25 1995

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FILED  
MAY 30 1995  
CLERK OF DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA

### ARTICLE III

The capital stock authorized, the par value thereof, and the characteristics of such stock shall be as follows: \$1 par value, 1000 shares, authorized, 500 shares issued and outstanding.

Said stock shall be payable in whole or in part, in cash or other property, tangible or intangible, or in labor or services actually performed for the corporation, at such valuations as may be determined, from time to time, by the Board of Directors of the Corporation.

### ARTICLE IV

This corporation shall exist perpetually, unless sooner dissolved according to law, commencing on the date of execution and acknowledgement of these Articles.

### ARTICLE V

The street address of the initial registered office of this corporation is 16855 N.E. 2ND AVENUE, SUITE 303, NORTH MIAMI BEACH, FLORIDA, 33162 and the name of the initial Registered Agent of this corporation at that address is ALLEN SCHLOSS.

#### ARTICLE VI

The numbers of Directors of this Corporation shall initially be one (2). The corporation shall be managed by the Board of Directors.

The exact number of Directors may be increased or decreased, from time to time, by the Laws of the Corporation, but at no time shall there be less than two (2) Directors.

The names and street addresses of the initial Directors of the corporation, who shall hold office for the first year or until successors are elected or appointed and have qualified, shall be:

NAME(S):

ADDRESS(ES):

ALLEN SCHLOSS

9240 EMERSON AVENUE  
SURFSIDE, FLORIDA 33154

MATTHEW S. SCHLOSS

9240 EMERSON AVENUE  
SURFSIDE, FLORIDA 33154

#### ARTICLE VII

The name and post office of the Subscribers, and the number of shares of stock are:

NAME(S)

ADDRESS (ES)

SHARES

ALLEN SCHLOSS

9240 EMERSON AVENUE  
SURFSIDE, FLORIDA  
33162

150

ANAGENIA SCHLOSS

9240 EMERSON AVENUE  
SURFSIDE, FLORIDA

150

MATTHEW SCHLOSS

9240 EMERSON AVENUE  
SURFSIDE, FLORIDA

100

STEPHENIE SCHLOSS

9240 EMERSON AVENUE  
SURFSIDE, FLORIDA

100

#### ARTICLE VIII

No contract or other transaction between this corporation and any other corporation, partnership, person, or other entity and no act of any of the directors, officers, or stockholders of this corporation are pecuniarily or otherwise interested therein, or are directors, officers or stockholders thereof. Any director individually, or any firm of which any director may be a member, may be a party to or may be pecuniarily or otherwise interested in any contract or transaction of this corporation, provided that the fact that he or such firm is so interested shall be disclosed or shall have been known to the Board of Directors or a majority thereof, and any director of this corporation, who is also a director, an officer or stockholder such other corporation or who is so interested may be counted in determining the existence of a quorum at any meeting of the Board of Directors of this corporation which shall authorize any such contract or transaction with like force and effect as if he were not such director, officer, or stockholder of such other corporation, or not so interested.

#### ARTICLE IX

This corporation reserves the right to name, alter, change or repeal any provisions contained in these Articles of Incorporation, or any amendment thereto, in the manner now or hereing prescribed by statute, and any rights conferred upon the stockholders are subject to this reservation.



The private property of the Stockholders shall not be subject to the payment of the corporate debts in any extent whatsoever. The corporation shall have a first lien on the shares of its members, and upon the dividends due them, for any indebtedness of such members to the corporation.

IN WITNESS WHEREOF, the undersigned, being the original Subscriber to the capital stock hereinabove names, for the purpose of forming a corporation to do business both within and without the State of Florida under the laws of Florida, does make and file these Articles, hereby declaring and certifying that the facts herein stated are true, and agreeing to take the number of shares hereinabove set forth, this 25 day of MAY, 1995.

Allen Schloss  
ALLEN SCHLOSS

STATE OF FLORIDA )

COUNTY OF DADE )

BEFORE ME, the undersigned authority, personally appeared, Allen Schloss, well known to me to be the individual described in, and who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed the same for the purposes therein expressed.

IN WITNESS WHEREOF, I have hereunto affixed my hand and official seal at said county and state, this 25 day of May, 1995.



JACK LEVINE  
MY COMMISSION # CC 167178 EXPIRES  
January 4, 1996  
BONDED TIBBETTS FARM INSURANCE, INC.

Jack Levine  
Notary Public, State of  
Florida  
My Commission Expires:

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 CITRUS MORTGAGE BANK CORP. DESIRING TO  
ORGANIZE OR QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA, WITH  
ITS PRINCIPAL PLACE OF BUSINESS IN THE CITY OF NORTH MIAMI BEACH,  
STATE OF FLORIDA, HAS NAMED ALLEN SCHLOSS FROM THE CITY OF NORTH  
MIAMI BEACH, STATE OF FLORIDA, AS ITS AGENT TO ACCEPT SERVICE  
OF PROCESS WITHIN FLORIDA.

SIGNATURE Allen R. Schloss *φ*  
TITLE Allen Schloss  
Pres.  
DATE 5/25/95

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 Allen R. Schloss  
DATE 5/25/95  
Allen Schloss

ALLEN SCHLOSS IS THE INCORPORATOR TO THESE ARTICLE OF INCORPORATION  
AND HIS ADDRESS IS: 16855 N.E. 2ND AVENUE, SUITE 303  
NORTH MIAMI BEACH, FLORIDA  
33162

FILED  
MAY 30 1995  
CLERK OF DISTRICT COURT  
SOUTH DIXIE COUNTY  
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