

P95000070870

LAW OFFICES OF
ROSE M. SHEEHAN, P.A.

855 11 30

BROWARD COUNTY OFFICE
1000 WEST McNAB ROAD
SUITE 107
POMPANO BEACH, FLORIDA 33069
TEL (305) 783-2232
FAX (305) 783-2645

DADE COUNTY OFFICE
8603 S. DIXIE HIGHWAY
SUITE 305-A
MIAMI, FLORIDA 33143
TEL (305) 661-3700
FAX (305) 667-8111

Please Reply to

Date

Broward XXXXX

Via UPS # 0883-9333-112

August 31, 1995

Secretary of State
Division of Corporation
George Firestone Bldg.
409 E. Gaines Street
Tallahassee, Florida 32399

200001582572
-09/12/95--01069--007
***122.50 +1 122.50

Re: Chetek Financial Services, Inc.

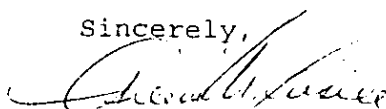
Dear Sir or Madam:

Enclosed please find the original and one copy of the Articles of Incorporation for Chetek Financial Services, Inc. for filing. I am also enclosing a total sum of \$122.50 to cover the filing fees for same. Upon the filing of these Articles, please forward a certified copy of same to the registered agent at the following address:

Rose M. Sheehan, Esq.
Law Offices of Rose M. Sheehan, P.A.
1000 W. McNab Road, Suite 107
Pompano Beach, Florida 33064

Thank you.

Sincerely,



Arlene M. Rasile
Legal Assistant to
Rose M. Sheehan, P.A.

SEP 14 1995

ARTICLES OF INCORPORATION
OF
Chetek Financial Services, Inc.

ARTICLE I - NAME

The name of this corporation is: Chetek Financial Services, Inc.

ARTICLE II - DURATION

This term of existence of the corporation is perpetual.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business, including, but not limited to the mortgage brokerage business.

ARTICLE IV - PRINCIPAL OFFICE

The address of the principal office of the corporation is 1033 N.W. 121 Way, Coral Springs, Florida 33071.

ARTICLE V - REGISTERED OFFICE

The address of the initial registered office of the corporation is 1000 W. McNab Road, #107, Pompano Beach, Florida 33069.

ARTICLE VI - CAPITAL STOCK

The aggregate number of shares the corporation has authority to issue is One Thousand (1,000), which shall be common shares with the par value of One Dollar (\$1.00) per share.

ARTICLE VII - DIRECTORS

The Board of Directors of the corporation shall consist of not less than 2 members as fixed and determined from time to time by the shareholders.

The name and post office address of the initial Director of this corporation is:

Stephen A. Chetek

1033 N.W. 121 Way
Coral Springs, Florida

ARTICLE VIII - INCORPORATOR

The name and post office address of the incorporator is:

Stephen A. Chetek

1033 N.W. 121 Way
Coral Springs, Florida

ARTICLE IX - INDEMNIFICATION

This corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

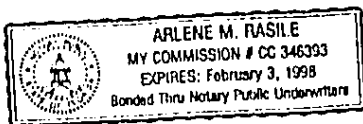
ARTICLE X - AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

STATE OF FLORIDA

COUNTY OF BROWARD

The foregoing instrument was acknowledged before me this
15 day of September, 1995, by Stephen A. Chetek, who is
personally known to me or has produced
None as identification, and who did not
take an oath.

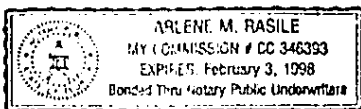


Arlene M. Rasile
Notary Public
Commission Number: _____
My Commission expires: _____

STATE OF FLORIDA

COUNTY OF BROWARD

The foregoing instrument was acknowledged before me this
____ day of _____, 1995, by Rose M. Sheehan, Esq., who is
personally known to me and who did not take an oath.




Arlene M. Rasile
Notary Public
Commission Number: _____
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:

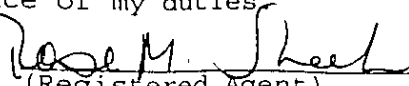
That Chetek Financial Services, Inc., a corporation desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at the City of Coral Springs, County of Broward, State of Florida, has named Rose M. Sheehan, Esq., located at 1000 W. McNab Road, #107, Pompano Beach, Florida 33069, as its registered agent to accept service of process within Florida.


Incorporator

Incorporator

9-1-95
Date

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.


(Registered Agent)

9-1-95
Date: