

P960000003011

January 5, 1995

FLORIDA DEPARTMENT OF STATE  
DIVISION OF CORPORATIONS  
P.O. BOX 6327  
TALLAHASSEE, FLORIDA 32314

300001682503  
-01/09/96--01061--004  
\*\*\*\*125.00 \*\*\*\*125.00

**RE: GIL MORTGAGE FINANCE, INC.**

Dear Sir and/or Madame:

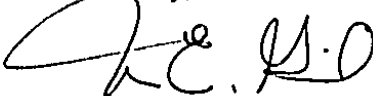
Enclosed please find Articles of Incorporation duly notarized for registration with Florida Department of State along with a check in the amount of \$125.00 for processing fee.

Once documents are registered, please forward same at your earliest convenience at the following address:

**MARIA ELENA GIL  
4600 SW 136 PLACE  
MIAMI, FLORIDA 33175**

Should you have any questions or comments, please do not hesitate to contact me at telephone number 305-939-0148.

Sincerely,



**MARIA ELENA GIL**

:file Gil Mortgage Finance

**FILED**  
96 JAN -8 AM 11:02  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION OF  
GIL MORTGAGE FINANCE, INC.**

**FILED**

96 JAN -8 AM 11:03

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned, acting as incorporation(s) of a corporation under the Florida Corporation Act, adopts the following Articles of Incorporation for such corporation.

**ARTICLE I  
NAME OF CORPORATION**

The name of the corporation shall be GIL MORTGAGE FINANCE, INC.

**ARTICLE II  
DURATION**

This corporation is to have perpetual existence.

**ARTICLE III  
NATURE OF BUSINESS**

The purpose of this corporation is to engage in any activity or business permitted under the laws of the United States and the State of Florida.

**ARTICLE IV  
CAPITAL STOCK**

The corporation is authorized to issue five hundred (500) shares all at (\$1.00) Dollar par value. The consideration to be paid for each share of stock shall be fixed by the Board of Directors.

**ARTICLE V  
CORPORATE ADDRESS**

The initial street address in the State of Florida of the principal office of this corporation is as follows: 1460 NW 107 Avenue, Unit Q, Miami, Florida 33172.

**ARTICLE VI  
INITIAL REGISTERED AGENT**

The initial registered Agent of this corporation is as follows: Maria Elena Gil

**ARTICLE VII  
INITIAL BOARD OF DIRECTORS**

This corporation shall have Two (2) Directors initially. the number of Directors may be either increased or decreased from time to time by an amendment of the By-Laws of the corporation in the manner provided by law, but shall never be less than one (1).

**NAMES**  
**MARIA ELENA GIL - PRESIDENT**

**ADDRESS**  
**4600 SW 136 PLACE**  
**MIAMI, FLORIDA 33175**

**HECTOR MARRERO - VICE PRESIDENT**

**4600 SW 136 PLACE**  
**MIAMI, FLORIDA 33175**

**ARTICLE VIII  
INCORPORATORS**

The names and addresses of the Incorporators signing these Articles are:

<b>NAMES</b>	<b>ADDRESS</b>
<b>MARIA ELENA GIL - PRESIDENT</b>	<b>4600 SW 136 PLACE MIAMI, FLORIDA 33175</b>
<b>HECTOR MARRERO - VICE PRESIDENT</b>	<b>4600 SW 136 PLACE MIAMI, FLORIDA 33175</b>

**ARTICLE IX  
AMENDMENT OF BY-LAWS**

The power to adopt, alter, amend or repeal the By - Laws of this corporation shall be vested in the Board of Directors and shall be by majority vote.

**ARTICLE X  
INDEMNIFICATION**

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

**ARTICLE XI**

If all the directors severally or collectively consent in writing to any action taken or to be taken by the corporation and the writings evidencing their consent are filed with the Secretary of the corporation, the action shall be as valid as though it had been authorized at a meeting of the Board of Directors.

**ARTICLE XII  
AMENDMENT OF ARTICLES**

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


IN WITNESS WHEREOF, the undersigned incorporators have executed these Articles of Inc corporation, for the purpose of forming a corporation for profit under the laws of the State of Florida.

  
\_\_\_\_\_  
**MARIA ELENA GIL - PRESIDENT**  
\_\_\_\_\_  
**HECTOR MARRERO - VICE PRESIDENT**

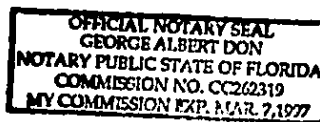
State of Florida       )  
                              ) ss  
county of Dade        )

I HEREBY CERTIFY that on this day before me, a Notary Public duly authorized to take acknowledgments, personally appeared Maria Elena Gil and Hector Marrero to me well known to be the persons described in and who executed the foregoing Articles of incorporation, as incorporators and acknowledged before me that they subscribed to said Articles of Incorporation.

WITNESS my hand and seal this 21, day of DECEMBER  
1995.



MY COMMISSION EXPIRES:



REGISTERED AGENT CERTIFICATION

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted in compliance with said Act::

FIRST - That GIL MORTGAGE FINANCE, INC. is desiring to organize under the laws of the State of Florida, with its principal office as indicated in the articles of Incorporation, in the City of Miami, County of Dade, State of Florida, has named Maria Elena Gil located at 460 NW 107 Avenue Unit Q, Miami, Florida 33172

ACKNOWLEDGMENT

Having been named to accept service of process for the above stated corporation, at the place designated in this Certificate, I hereby accept to a t in this capacity and agree to comply with the provisions of said Act relative to keeping said office open



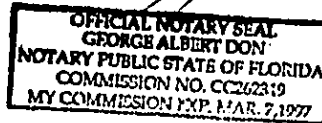
MARIA ELENA GIL

State of Florida       )  
                                  ) ss  
County of Dade        )

I HEREBY CERTIFY that on this day before me, a Notary Public, duly authorized to the acknowledgments, personally appeared Maria Elena Gil to me well known to be the person described in and who executed the Registered Agent Certificate.

WITNESS my hand and seal on this 21 day of Dec, 1995

My Commission Expires:



FILED  
96 JAN -8 AM 11:03  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA