

# LEVINE, FRANK & EDGAR P.A.

A Professional Association of Attorneys

Jay Steven Levine - Also admitted to practice in Washington, D.C.

Jeffrey H. Frank

Charles W. Edgar, III

James S. Teleman

Robert A. Schaeffer

Please reply to:  
Palm Beach Gardens

096000047593

May 27, 1996

Secretary of State  
Division of Corporations  
409 E. Gaines Street  
Tallahassee, FL 32399

500001844845  
-05/30/96---01096---000  
\*\*\*\*122.50 \*\*\*\*122.50

RE: LIGHTHOUSE MORTGAGE GROUP, INC.

Dear Sir/Madam:

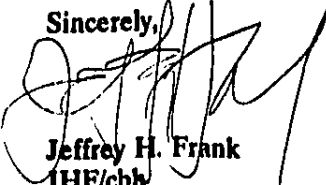
Enclosed are the original and one copy of the Articles of Incorporation for the above-named proposed Florida corporation. Also enclosed is a check in the amount of \$122.50 representing payment of the following:

Filing Fee \$35.00  
Certified copy fee \$52.50  
Registered Agent \$35.00  
Designation

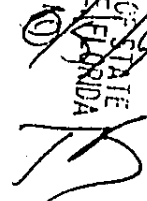
Please file the enclosed Articles of Incorporation and return a certified copy to the undersigned.

Thank you for your attention to this matter.

Sincerely,

  
Jeffrey H. Frank  
JHF/cbb  
Enclosures as stated

cc: Mr. and Mrs. Raymond Cruise  
c:\wpdoc\clients\corp\ncise.11

FILED  
96 MAY 30 AM 10:42  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA  


**ARTICLES OF INCORPORATION  
OF  
LIGHTHOUSE MORTGAGE GROUP, INC.**

The undersigned hereby makes, subscribes, acknowledges and files these Articles of Incorporation for the purposes of forming a corporation under the laws of the State of Florida.

FILED  
MAY 30 AM 11:42  
CLERK OF DISTRICT COURT  
JULIA H. HARRIS, CLERK  
TALLAHASSEE, FLORIDA

**ARTICLE I**

**Name**

The name of the corporation is to be LIGHTHOUSE MORTGAGE GROUP, INC.

**ARTICLE II**

**Duration**

The corporation shall have perpetual existence.

**ARTICLE III**

**Purpose**

The Corporation is organized for the purposes of engaging in any activity or business permitted under the laws of the United States or of this State, more specifically set out as follows:

1. To engage in the mortgage brokerage business;
2. To transact any lawful business for which Corporations may be incorporated under the Florida General Corporation Act or engage in any other trade or business which can, in the

opinion of the Board of Directors of the Corporation, be advantageously carried on in connection with the foregoing business; and

3. To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

#### **ARTICLE IV**

##### **Capital Stock**

1. The aggregate number of shares which the Corporation is authorized to issue is SEVEN THOUSAND FIVE HUNDRED (7,500). Such shares shall be of a single class, and shall have a par value of ONE DOLLAR (\$1.00).

2. All of said stock shall be payable in cash, patents, stock, notes, accounts, claims, real estate or other property at a just valuation to be fixed by the Board of Directors at a meeting called for that purpose. Property, but not labor or services, may be purchased or paid for with the capital stock at a just valuation to be fixed by the Board of Directors at a meeting called for that purpose.

#### **ARTICLE V**

##### **Initial Principal Business Address**

The initial principal business address of the Corporation shall be 1463 Flagler Boulevard, Lake Park, FL 33403.

## **ARTICLE VI**

### **Initial Registered Agent**

### **and Office of Registered Agent**

The street address of the initial registered office of the Corporation is 1463 Flagler Boulevard, Lake Park, FL 33403. The name of the Registered Agent at such address is Karen J. Cruise.

## **ARTICLE VII**

### **Initial Board of Directors**

The initial Board of Directors shall consist of two. The number of Directors may be increased or decreased from time to time by the By-Laws, but shall never be less than one.

The original Board of Directors shall consist of the following:

<b><u>Name</u></b>	<b><u>Address</u></b>
Karen J. Cruise	1463 Flagler Boulevard Lake Park, FL 33403
Raymond F. Cruise	766 Lakeside Drive North Palm Beach, FL 33408

## **ARTICLE VIII**

### **Incorporation**

The name and address of the person signing these Articles of Incorporation is Karen J. Cruise, 1463 Flagler Boulevard, Lake Park, FL 33403.

## **ARTICLE IX**

### **Restrictions on Transfer of Corporate Stock**

The Corporation may provide that any sale, assignment, transfer or other disposition for value of any of the shares of the corporation, or of any interest in it, now or hereafter owned or held by any shareholders shall be subject to the terms and provisions of a restrictive agreement, a copy of which is to be on the file in the Registered Office of the Corporation.

## **ARTICLE X**

### **Shareholders' Preemptive Rights**

The Corporation may provide that every shareholder, upon the issuance or sale for consideration of any new stock of this corporation of the same kind, class or series as that which he or she already holds, or upon the issuance or sale for proper consideration of any Corporate obligations which are convertible into or exchangeable for any stock of the Corporation, shall have the right to purchase his or her prorata share (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

## **ARTICLE XI**

### **Directors' Management Powers**

All corporate powers shall be exercised by or under the authority of, and business affairs of the corporation shall be managed under the direction of, the Board of Directors, with the exception of those matters specifically set forth in the By-Laws of this Corporation.

**ARTICLE XII**

**Amendment**


The Corporation reserves the right to amend or repeal any Amendment thereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS OF THE FOREGOING, I have hereunto set my hand and seal this 23  
day of MAY, 1996.

  
KAREN J. CRUISE

BEFORE ME, an officer duly authorized to take acknowledgements this day appeared  
KAREN J. CRUISE who acknowledged before me that she signed the within instrument as her  
own act and deed.

DATED this 22 day of MAY, 1996.

  
NOTARY PUBLIC Judith K. Morrell  
State of Florida  
My Commission expires:

c:\wpdocs\clients\corp\cruise.art



Judith K. Morrell  
MY COMMISSION # CC403486 EXPIRES  
October 30, 1999  
BONDED THRU TROY FAIR INSURANCE, INC.

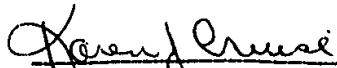
**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR  
THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT  
UPON WHOM PROCESS MAY BE SERVED.**

FILED  
26 MAY 30 AM 11:12  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Pursuant to Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said act:

FIRST: That LIGHTHOUSE MORTGAGE GROUP, INC., 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 Lake Park, Florida, has named KAREN J. CRUISE, located at 1463 Flagler Boulevard, Lake Park, FL 33403 as its agent to accept service of process for the Corporation within this State.

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

  
KAREN J. CRUISE