

JUL-16-1996 2:06
7/16/96

EMPIRE CORPORATE KIT
FLORIDA DIVISION OF CORPORATIONS
PUBLIC ACCESS SYSTEM

P.02/06
07:17 PM

(((H98000009830)))
TO: DIVISION OF CORPORATIONS
DEPARTMENT OF STATE
1492 W. FLAGLER ST
SUITE 200
MIAMI FL 33135-302-010
TALLAHASSEE FL 32399
FAX: (904) 622-0000
CONTACT: RAY STORMONT
PHONE: (305) 841-3894
FAX: (305) 841-3770

(((H98000009830)))
DOCUMENT TYPE: FLORIDA PROFIT CORPORATION OR P.A.
NAME: MORTGAGE, INC.
FAX AUDIT NUMBER: HL8000009830
DATE REQUESTED: 07/16/1996
CERTIFIED COPIES: 1
NUMBER OF PAGES: 5
ESTIMATED CHARGE: \$122.50
CURRENT STATUS: REQUESTED
TIME REQUESTED: 17:13:46
CERTIFICATE OF STATUS: 0
METHOD OF DELIVERY: FAX
ACCOUNT NUMBER: 072450003256

Note: Please print this page and use it as a cover sheet when submitting documents to the Division of Corporations. Your document cannot be processed without the information contained on this page. Remember to type the Fax Audit number on the top and bottom of all pages of the document.

(((H98000009830)))

** ENTER 'M' FOR MENU. **
ENTER SELECTION AND <CR>:
Help F1 Option Menu F2

NUM CAPS Connect: 00:07:01

FILED
96 JUL 16 PM 4:26
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

7/16

DIVISION OF CORPORATIONS

96 JUL 16 PM 1:07

RECEIVED



FLORIDA DEPARTMENT OF STATE

Sandra B. Morham
Secretary of State

July 16, 1996

EMPIRE CORPORATE KIT COMPANY
1492 W FLAGLER ST
SUITE 200
MIAMI, FL 33135

SUBJECT: MORTGAGE INC.
REF: W96000014790

We received your electronically transmitted document. However, the document has not been filed and needs the following corrections:

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of an entity name DOES NOT constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

When the document is resubmitted, please return a copy of this letter to ensure that your document is properly handled.

If you have any questions about the availability of a particular name, please call (904) 488-9000.

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) 487-6933.

Dana Calloway
Document Specialist

FAX Aud. #: H96000009830
Letter Number: 896A00034346

ARTICLES OF INCORPORATION
OF

FINANCIAL SERVICES PROFESSIONALS, INC.

ARTICLE I - NAME

The name of this Corporation is : **FINANCIAL SERVICES PROFESSIONALS, INC**

ARTICLE II - DURATION

This Corporation shall have a perpetual existence commencing on the Date of Filing.

ARTICLE III - PURPOSE

The Purposes for which this Corporation is organized are as follows:
MORTGAGE LENDING SERVICES

ARTICLE IV - CAPITAL STOCK

This Corporation is authorized to issue 100 shares of One Dollar (\$1.00) NO par value common stock, which shall be designated "Common Shares".

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The name and street address of the initial registered office of this Corporation is:

Carlos J. Arboleya, Jr., Esquire, 2100 Ponce de Leon Boulevard, Suite 1100
Coral Gables, Fl. 33134.

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This Corporation shall have 2 Directors initially. The number of Directors may be increased or decreased from time to time by the By-Laws, but shall never be less than one (1). The name(s) and address(es) of the initial Directors are:

MARIA CAMUS
(President/Vice President)

7018 N.W. 169th Street, Miami, Fl. 33015

MARIA ELENA MIZZFL
(Secretary/Treasurer)

7018 N.W. 169th Street, Miami, Fl. 33015

HEATHER KENDALL CAMUS
(100 % Shareholder)

7018 N.W. 169th Street, Miami, Fl. 33015

Carlos Arboleya, Jr.
2100 Ponce de Leon Blvd.
Coral Gables, Fl. 33134

(305) 446-0076
FBN. 817155

FILED

95 JUL 16 PM 4:27

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

028600000094

028600000094

ARTICLE VII - LAWS

The By-Laws of this Corporation may be adopted, altered, amended or repealed by either the Stockholder(s) or Director(s).

ARTICLE VIII - INDEMNIFICATION

The Corporation shall indemnify any Officer or Director, or any former Officer or Director, to the full extent permitted by law.

ARTICLE IX - PREEMPTIVE RIGHTS

Every Stockholder, upon the sale for cash of any new stock of this Corporation of the same kind, class or series as that which he/she already holds, shall have the right to purchase his/her prorata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE X - PRINCIPAL PLACE OF BUSINESS

The principal place of business of this Corporation is:

7018 N.W. 169th Street, Miami, Fl. 33015

ARTICLE XI - INCORPORATOR

The person signing these articles is: MARIA CAMUS

ARTICLE XII - AMENDMENT

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, in accordance with the provisions of the Florida General Corporation Act.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation, this 13th day of July, 1996.



MARIA CAMUS

JUL-16-1996 12:07

EMPIRE CORPORATE KIT

P.05/06

State of Florida)

County of Dade)

The foregoing instrument was acknowledged before me this 13th day of July, 1996, by MARIA CAMUS, who is personally known to me or who has produced her Driver's License as identification and who did/did not take an oath, and who, as Incorporator(s), executed the foregoing Articles of Incorporation of **FINANCIAL SERVICES PROFESSIONALS, INC.**, has acknowledged before me that she executed those Articles of Incorporation.



Mercedes Ruster
NOTARY PUBLIC, STATE OF FLORIDA
Name: *Mercedes Ruster*

My Commission Expires:

NABINMKVCRP/CAMUS.CRP

**CERTIFICATE OF DESIGNATION
REGISTERED AGENT / REGISTERED OFFICE**

Pursuant to the provisions of Section 617.0501, Florida Statutes, the undersigned Corporation, organized under the Laws of the State of Florida, submits the following statement in designating the registered agent / registered office, in the State of Florida.

First - That **FINANCIAL SERVICES PROFESSIONALS, INC.**, desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation, has named **CARLOS J. ARBOLLEYA, JR.**, its agent, located at: 2100 Ponce de Leon Boulevard, Suite 1100, City of: Coral Gables, County of Dade, State of Florida, as its agent to accept service of process within this state.

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

SIGNATURE: _____

CARLOS J. ARBOLLEYA, JR.

FILED
96 JUL 16 PM 4:27
SECRETARY OF STATE
TALLAHASSEE, FLORIDA