

8  
P96000059677

**ERIC GRANITUR**

Attorney at Law  
325 Meridian Avenue  
Suite 6  
Miami Beach, Florida 33139  
305-531-8095  
305-841-7405 (pager)  
305-538-4540 (fax)

June 24, 1996

Florida Department of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

100001877101  
-06/26/96--01140--003  
\*\*\*\*122.50 \*\*\*\*122.50

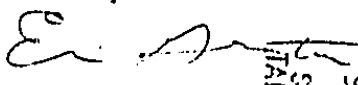
Re: Southeast Mortgage Bankers Corp.

Dear Sir or Madam:

Please find enclosed executed articles of incorporation for Southeast Mortgage Bankers Corp. and a check for \$122.50 made payable to the Secretary of State. The \$122.50 is for the fee to file the articles of incorporation and to obtain a certified copy. Please file the articles of incorporation and send a certified copy to me as soon as possible.

Please call me with any questions and/or comments.

Thank you and  
very truly yours,

  
Eric Granitur

Dmc  
6/28/96

benbt2.doc

511

FILED  
96 JUL 15 PM 2:41  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA



FLORIDA DEPARTMENT OF STATE  
Sandra B. Morthum  
Secretary of State

June 28, 1996

ERIC GRANITUR  
ATTORNEY AT LAW  
325 MERIDIAN AVENUE STE 8  
MIAMI BEACH, FL 33139

SUBJECT: SOUTHEAST MORTGAGE BANKERS CORP.  
Ref. Number: W96000013739

We have received your document for SOUTHEAST MORTGAGE BANKERS 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.

If you have any questions concerning the filing of your document, please call (904) 487-6923.

Doris McDuffie  
Corporate Specialist Supervisor

Letter Number: 396A00032158

**ERIC GRANITUR**

Attorney at Law  
325 Meridian Avenue  
Suite 6  
Miami Beach, Florida 33139  
305-531-8095  
305-841-7405 (pager)  
305-538-4540 (fax)

July 10, 1996

Florida Department of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

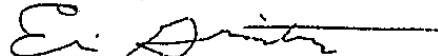
Re: Southeast Mortgage Lenders Corp.

Dear Sir or Madam:

Please find enclosed executed articles of incorporation for Southeast Mortgage Lenders Corp. and a copy of a letter from Doris McDuffie to me dated June 28, 1996 pertaining to Southeast Mortgage Bankers Corp. Please utilize the previously received check of \$122.50 to file the enclosed articles of incorporation and send a certified copy to me as soon as possible.

Please call me with any questions and/or comments.

Thank you and  
very truly yours,



Eric Granitur

ARTICLES OF INCORPORATION  
OF  
SOUTHEAST MORTGAGE LENDERS CORP.

**FILED**  
96 JUL 15 PM 2:40  
SECR. OF STATE  
TALLAHASSEE, FLORIDA

The undersigned Incorporator hereby forms a corporation under the laws of the State of Florida:

Article I.  
Name

The name of this Corporation is Southeast Mortgage Lenders Corp.

Article II.  
Principal Office

The principal office and mailing address of this Corporation is 940 Lincoln Road, Suite 312, Miami Beach, FL 33139.

Article III.  
Capital Stock

The total number of shares of stock that this Corporation is authorized to issue and have outstanding at any one time is One Thousand (1,000) shares of common stock having a par value of \$.01 per share.

Article IV.  
Preemptive Rights

Each shareholder of this Corporation shall have a preemptive right.

Article V.  
Initial Registered Agent

The name and street address of the initial registered agent is:

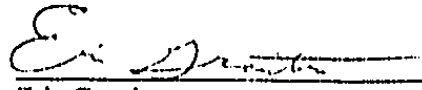
Eric Granitur  
325 Meridian Avenue  
#6  
Miami Beach, FL 33139

Article VI  
Incorporator

The name and street address of the Incorporator is:

Eric Granitur  
325 Meridian Avenue  
#6  
Miami Beach, FL 33139

IN WITNESS WHEREOF, the undersigned, as the Incorporator, has executed  
these Articles of Incorporation this 10 day of July, 1996.

  
Eric Granitur,  
as Incorporator

CERTIFICATE ACCEPTING DESIGNATION AS  
REGISTERED AGENT

FILED

96 JUL 15 PM 2:40

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned, having been appointed registered agent of Southeast Mortgage Lenders Corp. hereby accepts such designation and affirms that it is familiar with and accepts the obligations of such position pursuant to Florida Statute section 607.0505.

7/10/96

Date

Eric Granit

Eric Granit,  
as registered agent

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P96000059677

**ERIC GRANITUR**

Attorney at Law  
325 Meridian Avenue  
Suite 6  
Miami Beach, Florida  
305-531-8095  
350-841-7405 (pager)  
305-538-4540 (fax)

September 25, 1996

Florida Department of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

800001960528  
-10/01/96--01047--017  
\*\*\*\*\*87.50 \*\*\*\*\*87.50

Re: Southeast Mortgage Lenders Corp.

Dear Sir or Madam:

Please find enclosed the following:

1. An amendment to the articles of incorporation of Southeast Mortgage Lenders Corp.,
2. A copy of letter from Wm. Douglas Johnson from the Division of Banking approving the use of the name "Southeast Bankers Mortgage Corp.",
3. A check for \$87.50 made payable to the Secretary of State.

Please file the enclosed amendment and send a certified copy to me as soon as possible.

Please call me with any questions.

Thank you and  
very truly yours,

*Eric Granitur*

Eric Granitur

FILED  
96 OCT 11 PM 12:47  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA



FLORIDA DEPARTMENT OF STATE  
Sandra B. Mortham  
Secretary of State

October 3, 1996

Erio Granitir  
325 Meridian Ave.  
Suite 6  
Miami Beach, FL 33139

SUBJECT: SOUTHEAST MORTGAGE LENDERS CORP.  
Ref. Number: P96000059677

We have received your document for SOUTHEAST MORTGAGE LENDERS CORP. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The document must be signed by the chairman, any vice chairman of the board of directors, its president, or another of its officers.

If the amendment is approved by the shareholders, it has to be executed by an officer. If the amendment is executed by the incorporator, it must contain a statement that it was adopted by the incorporator without shareholder action and shareholder action was not required.

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) 487-6908.

Steven Harris  
Corporate Specialist

Letter Number: 196A00045189



**ERIC GRANITUR**

Attorney at Law  
325 Meridian Avenue  
Suite 6  
Miami Beach, Florida  
305-531-8095  
350-841-7405 (pager)  
305-538-4540 (fax)

October 7, 1996

Florida Department of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

Re: Southeast Mortgage Lenders Corp.

Dear Sir or Madam:

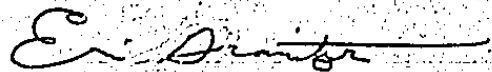
Please find enclosed the following:

1. An amendment to the articles of incorporation of Southeast Mortgage Lenders Corp., and
2. A copy of a letter from Steven Harris to me dated October 3, 1996.

Please utilize the previously received check of \$87.50 to file the enclosed amendment and send a certified copy to me as soon as possible.

Please call me with any questions.

Thank you and  
very truly yours,



Eric Granitur

eglt2.doc

RECEIVED  
96 OCT 11 PM 3:35  
DIVISION OF CORPORATIONS



**ROBERT F. MILLIGAN**  
COMPTROLLER OF FLORIDA

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

**September 3, 1996**

**Eric Granitir, Esq.**  
Attorney at Law  
325 Meridian Avenue  
Suite 6  
Miami Beach, FL 33139

**Dear Mr. Granitir:**

**Re: "Southeast Bankers Mortgage Corp."**

Thank you for your recent letter/fax requesting approval for use of the above-referenced name. It is the opinion of this Department that your name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced name being registered to conduct business in the State of Florida.

Sincerely,

**Wm. Douglas Johnson**  
Assistant Director  
Division of Banking  
101 East Gaines Street  
Suite 636, The Fletcher Building  
Tallahassee, FL 32399-0350  
(904) 468-1111

:kr

**cc: Karen Beyer, Chief**  
Bureau of Corporate Records  
Division of Corporations  
Secretary of State's Office

**AMENDMENT**  
**TO THE**  
**ARTICLES OF INCORPORATION**  
**OF**  
**SOUTHEAST MORTGAGE LENDERS CORP.**

FILED  
95 OCT 11 PM 12:47  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The Articles of Incorporation of Southeast Mortgage Lenders Corp. is amended as follows:

1. Article I. Name, is amended in its entirety as follows:

**"Article I.**  
**Name**

The name of this Corporation is **Southeast Bankers Mortgage Corp.**"

2. Article II. Principal Office, is amended in its entirety as follows:

**"Article II.**  
**Principal Office**

The principal office and mailing address of this Corporation is 420 Lincoln Road, Suite 308, Miami Beach, FL 33139."

3. This Amendment to the Articles of Incorporation was unanimously approved by the shareholders on September 25, 1996, the number of votes cast for this Amendment to the Articles of Incorporation was sufficient for approval.

IN WITNESS WHEREOF, the undersigned, as the Incorporator, has executed this Amendment to the Articles of Incorporation this 9 day of October, 1996.

  
\_\_\_\_\_  
Bruce Bender,  
as President