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NAME: DEVELOPMENT CONCEPTS & FINANCING, INC.

AUDIT NUMBER..... 196000012864

DOC TYPE..... FLORIDA PROFIT CORPORATION OR P.A.

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## ARTICLES OF INCORPORATION

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## PEUTLOPHENT CONCEPTS & FINANCING, INC.

The undersigned subscribers, for the purposes of forming a corporation under the laws of the State of Florida, adopt the following Articles of Incorporation:

#### ARTICLE I

## MAHE

The name of this corporation is: DEVELOPMENT CONCEPTS & FINANCING, INC.

#### ARTICLE II

## MATURE OF BUSINESS

This corporation is organised for the purpose of providing mortgage brokerage and/or mortgage lender services, and/or financing services, which includes but is not limited to the processing, and/or closing and/or issuance of loan commitments for the private and institutional market; and/or providing any and all types of financing and/or loan servicing in both first and secondary markets; and/or providing mortgages and/or financing for residential, commercial, retail or wholesale markets; and/or the providing of construction and/or development services in both residential or commercial structures, in the capacity of a general

SWIS INSTRUMENT PROPARTS ST: MARIA BEPINGSA DENNIS, ESQ. PLORIBA BAR MO. 477941 1470 M.W. 107 AVENIE, SVITE "E" MIANI, PLORIDA SS172 RELEPHONE: (305) 399-3889

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contractor or subcontractor, and/or the purchase and sale or rental and/or management of real ostate; and/or transacting any and all lawful business for which corporations may be incorporated under the riorida General Corporation Act, as amended.

# ARTICLE III

# CAPISAL STOCK

The maximum shares of stock that this corporation is authorized to have outstanding at any time is 1,000 shares of common stock have a par value of One (\$1.00) bollar per share.

## ARTICLE IV

## INITIAL CAPITAL

The amount of capital with which this corporation will begin business is not less than Five Hundred (\$500.00) Dollars.

#### ARTICLE V

#### TRAM OF SELECTION

This corporation is to exist perpetually.

#### ARTICLE VI

# INITIAL REGISTERED AGENT & OFFICE

The Registered Agent of this corporation is BENNY J. DIAZ and the initial registered office, which is the same office as that of the Registered Agent, is 1470 N.W. 107 AVENUE, SUITE "P", MIANI, FLORIDA, 33172. The Management may from time to time move the

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principal office to any other address in Florida.

#### ARRICLE VII

# BOARD OF DIRECTORS

This corporation shall have a minimum of two directors and a maximum of four directors, and the names and addresses of the initial Board of Directors, educating of two members are:

BRNNY L. DIAR 1470 N.W. 107 AVENUE SUITE "P" HTANI, PLORIDA 33172 DIRECTOR

JOSE R. REPINOSA, JR. 1470 n.w. 107 AVENUE SUITE "P" MIAMI, PLORIDA 33172

DIRECTOR

# ARTICLE VIII

# OFFICERS.

The names and post office addresses of the officers of this corporation are:

BENNY L. DIAB 1470 H.N. 107 AVENUE SUITE "P" MIANI, FLORIDA 33172

VICE-PRESIDENT/SECRETARY

JOSE R. ESPINOSA, JR. 1470 N.W., 107 AVENUE SUITE "P" HIAHI, PLORIDA 33172

PRESIDENT/TREASURER

## ARTICLE IX

#### INCORPORATOR

The names and addresses of the subscribers and incorporators

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to those Articles of Incorporation are:

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BENNY L. DIAB 1470 N.H. 107 AVENUE SUITE "P" MIANI, FLORIDA 33172

IN HINKES HEREOF, I have hereunto set my hand and seal this \_ day of September, 1996. STATE OF FLORIDA ) SS. COUNTY OF DADE 1 HEREBY CERTIFY that on this 12 day of Soptember, 1996. before me, a Notary Public, authorized in the State and County named above to take acknowledgments, personally appeared BENNY L. DIAZ, to me well known to be the person described as Incorporator, in and who executed the foregoing Articles of Incorporation, acknowledged before me that he subscribed to these Articles of Incorporation, and the facts therein are truly set forth. WITHESS my hand and official seal at Missi, Dade County, Florida, the year and day afonosaid/ My commission expires: Porsonally Known OR [ ] Produced Identification Type of Identification:\_\_\_



MELISSA M FUENTÉS My Commission CC388826 Emiros Jul. 04, 1998 Dondroi by HAI MC0-422-1586

CERTIFICATE DESIGNATING PLACE OF BUSINESS OF DONIGES FOR THE SERVICE OF PROCESS WITHIN PLORIDA, MANING AGENT UPON WHON PROCESS MAY BE SERVED.

In compliance with Section 48.091, Florida Statutes, the following is submitted:

FIRST: That DBVBLOPMENT CONCEPTS & FINANCING, INC. doming to organize or qualify under the laws of the State of Florida with its principal place of business being 1470 N.W. 107 AVENUE, SUITE "P", NIANI, FLORIDA 33172, has named BENNY L, DIAE, of MIANI, FL. as its agent to accept service of process within Plorida.

BENNY L. DIAS

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 energy complete performance of my duties.

BENNE L. DIAS

DATED: 9/13/96