P96000101093

**CAPITAL CONNECTION, INC.**

417 E. Virginia St., Suite 1, Tallahassee, FL 32301, (904)224-8870
Mailing Address: Post Office Box 10349, Tallahassee, FL 32302
TOLL FREE No. 1-800-342-8062
FAX (904) 222-1222

NAME
FIRM
ADDRESS

PHONE ( )

Service: Top Priority ______ One Day Service    Regular ______ Two Day Service

To us via ______ Return via ______

Matter No.: ______ Express Mail No. ______

State Fee $ ______ Our $ ______

RE: The South Florida Mortgage Doctor, Inc.

| | C.C. FEE. | DISBURSED |
|---|---|---|
| ___ Capital Express™ | | |
| ✓ Art. of Inc. File | | |
| ___ Corp. Record Search | | |
| ___ Ltd. Partnership File | | |
| ___ Foreign Corp. File | | |
| ✓ ( ) Cert. Copy(s) | | |
| ___ Art. of Amend. File | | |
| ___ Dissolution/Withdrawal | | |
| ___ O U S- | | |
| ___ Fictitious Name File | | |
| ___ Name Reservation | | |
| ___ Annual Report/Reinstatement | | |
| ___ Reg. Agent Service | | |
| ___ Document Filing | | |
| ___ Corporate Kit | | |
| ___ Vehicle Search | | |
| ___ Driving Record | | |
| ___ Document Retrieval | | |
| ___ UCC 1 or 3 File | | |
| ___ UCC 11 Search | | |
| ___ UCC 11 Retrieval | | |
| ___ File No.'s, ___ Copies | | |
| ___ Courier Service | | |
| ___ Shipping/Handling | | |
| ___ Phone ( ) | | |
| ___ Top Priority | | |
| ___ Express Mail Prep. | | |
| ___ FAX ( ) pgs. | | |
| SUBTOTALS | | |

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****122.50 ****122.50

FILED
96 DEC 16 AM 10: 37
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

| | |
|---|---|
| FEE | $ |
| DISBURSED | $ |
| SURCHARGE | $ |
| TAX on corporate supplies | $ |
| SUBTOTAL | $ |
| PREPAID | $ |
| BALANCE DUE | $ |
| | $ |

RECEIVED
96 DEC 16 AM 9: 10

| REQUEST | TAKEN | CONFIRMED | APPROVED |
|---|---|---|---|
| DATE | 12/16 | | |
| TIME | | | CK No. |
| BY | | | |

WALK-IN
Will Pick Up 9:00

12/16

Please remit invoice number with payment
TERMS: NET 10 DAYS FROM INVOICE DATE
1 1/2% per month on Past Due Amounts
Past 30 Days, 18% per Annum.

THANK YOU
from
Your Capital Connection

11-2528-7 PONDER'S INC., THOMASVILLE, GA.

# ARTICLES OF INCORPORATION

FILED
96 DEC 16 AM 10: 37
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

THE SOUTH FLORIDA MORTGAGE DOCTOR, INC.

THE UNDERSIGNED, acting as the Incorporator of a corporation under the CORPORATION ACT of the State of Florida adopts the following Articles of Incorporation for such Corporation.

## CORPORATE NAME

The name of this Corporation is:

**THE SOUTH FLORIDA MORTGAGE DOCTOR, INC.**

## NATURE OF CORPORATE BUSINESS

This Corporation is organized for the purpose of transacting any and all lawful business under the laws of the United States and of the State of Florida.

## CAPITAL STRUCTURE

The Corporation is authorized to issue and have outstanding at any one time an aggregate number of ONE THOUSAND (1,000) shares of stock having no par value. The consideration to be paid for each share of stock shall be fixed by the Board of Directors.

## PREEMPTIVE RIGHTS

Shareholders of the Corporation shall have the preemptive rights to acquire their pro rata share of the Corporation for all issues of any class of stock of the Corporation no matter when authorized, and for whatever consideration is contemplated to be received by the Corporation, including but not limited to cash, other property, services, the acquisition of other corporations' shares or property through merger or the extinguishment of debts. Preemptive rights shall apply to the reissue of all redeemed or otherwise acquired shares, including the reissue of treasury shares.

## EXISTENCE

This Corporation shall have perpetual existence.

## INITIAL BOARD OF DIRECTORS

The number of Directors constituting the Initial Board of Directors of this Corporation is one (1). The number of Directors may be either increased or decreased from time to time by an amendment of the By-Laws but shall never be less than one (1). The names of the original member of the board of Directors is/are:

**Suzanne Kalman**
**4400 N. Federal Highway**
**Suite 210**
**Boca Raton, Florida 33431**

## INCORPORATOR

The name and address of the Incorporator executing these Articles of Incorporation is:

**Suzanne Kalman**
**4400 N. Federal Highway**
**Suite 210**
**Boca Raton, Florida 33431**

## REGISTERED AGENT AND PRINCIPAL OFFICE

The Corporation's initial Registered Agent and Principal Office in the State of Florida are:

**Suzanne Kalman**
**4400 N. Federal Highway**
**Suite 210**
**Boca Raton, Florida 33431**

## AMENDMENT TO 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.

Having been named Initial Agent to accept service of process on the Corporation at the Initial Registered Office designated in these Articles of Incorporation, I hereby accept such appointment and consent to act in such capacity and agree to comply with all the requirements of law pertaining thereto.

Suzanne B. Kalman

Signature of Registered Agent

IN WITNESS WHEREOF, I, the Incorporator have executed these Articles of Incorporation this date:

Suzanne B. Kalman

Signature of Incorporator

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 13th day of December, 1996 by Suzanne Kalman as Incorporator who has produced a Florida Drivers License as identification and who did take an oath.

My commission expires:

RONALD LEWIS
My Commission CC476084
Expires Jul. 09, 1999
Bonded by HAI
800-422-1555

Notary Public
Ronald Lewis

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 13th day of December, 1996 by Suzanne Kalman, as the Registered Agent who has produced a Florida Drivers License as identification and who did (not) take an oath.

My commission expires:

RONALD LEWIS
My Commission CC476084
Expires Jul. 09, 1999
Bonded by HAI
800-422-1555

Notary Public
Printed Name: Ronald Lewis

P:\FORMS\ARTOFINC

P96000101093

# BELSON & LEWIS

ATTORNEYS AT LAW
A PARTNERSHIP OF PROFESSIONAL ASSOCIATIONS
THE COURTYARD, SUITE 150
6301 NORTH FEDERAL HIGHWAY
BOCA RATON, FLORIDA 33487

STEVEN A. BELSON, P.A
LL.M. TAXATION
RONALD LEWIS, P.A.
ALSO ADMITTED NEW YORK
AND CONNECTICUT BARS
LISA ANNE HAIDERMOTA, Esq.
ALSO ADMITTED GEORGIA BAR

TELEPHONE (561) 750-7600
FACSIMILE (561) 995-0988

January 28, 1997

FILED
97 JAN 31 PM 2:29
SECRETARY OF STATE
TALLAHASSEE FLORIDA

Secretary of State
State of Florida
409 E. Gains Street
Tallahassee, FL 32399

500002074685--0
-01/31/97--01035--012
*****35.00 *****35.00

Re: The South Florida Mortgage Doctor, Inc.

Dear Sir/Madam:

Enclosed please find our check in the amount of $35.00 covering your fees for the filing of the attached Amendment to Articles of Incorporation changing the name of the above referenced corporation.

If you should have any questions concerning this matter or should you require any assistance in any other matter, please feel free to contact me.

Sincerely,

Ileana Palomino
Paralegal

ip
Enclosures:

N/C

VS FEB 7 1997

# ARTICLES OF AMENDMENT
# TO
# ARTICLES OF INCORPORATION
# OF

FILED
97 JAN 31 PM 2:29
SEC... TALLAHASSEE, FLORIDA

THE SOUTH FLORIDA MORTGAGE DOCTOR, INC.

(present name)

*Pursuant to the provisions of section 607.1006, Florida Statutes, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation:*

**FIRST:** Amendment(s) adopted: *(indicate article number(s) being amended,added or deleted)*

WE ARE AMENDING THE NAME OF THE CORPORATION TO READ:

FAST HOME MORTGAGES, INC.

**SECOND:** If an amendment provides for an exchange, reclassification or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself, are as follows: N/A

**THIRD:** The date of each amendment's adoption: JANUARY 17, 1997.

**FOURTH:** Adoption of Amendment(s) (CHECK ONE)

- [x] The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) was/were sufficient for approval.

- [ ] The amendment(s) was/were approved by the shareholders through voting groups. *The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):*

  "The number of votes cast for the amendment(s) was/were sufficient for approval by ______________________."
  voting group

- [ ] The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.

- [ ] The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.

Signed this day 27 of January, 1997.

Signature Suzanne B. Kalman
(By the Chairman or Vice Chairman of the Board of Directors, President or other officer if adopted by the shareholders)

OR

(By a director if adopted by the directors)

OR

(By an incorporator if adopted by the incorporators)

SUZANNE B. KALMAN
Typed or printed name

Sole Director SHAREHOLDER
Title