197000034047

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

97 APR 16 PH 3: 43
SECRETARY OF STATE

			A	_	
SUBJECT: Z	CS Mortagae (Proposed component	e and Resia te name - must include suff	lential In	vestment Inc.	
.			00002134 -04/07/970 ++*+*70.00	8749 11848-001 *****76.00	
Enclosed is an original and one(1) copy of the articles of incorporation and a check for:					
\$70.00 Filing Fee	□ \$78.75 Filing Fee & Certificate	□\$122.50 Filing Fee & Certified Copy	\$131.25 Filing Fee, Certified Copy & Certificate		
		ADDITIONAL CO	PY REQUIRED		
FROM: James A. Sims Name (Printed or typed)					
4596 Cabbage Parad Drive					
Jacksonville Florida 32257 City, State & Zip W97-8046					
904 886-0713 Daytime Telephone number					
Daytime Telephone number					

NOTE: Please provide the original and one copy of the articles.



FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

April 7, 1997

JAMES A. SIMS 4596 CABBAGE POND DRIVE JACKSONVILLE, FL 32257

SUBJECT: ZCS MORTGAGE AND RESIDENTIAL INVESTMENT, INC.

Ref. Number: W97000008040

We have received your document for ZCS MORTGAGE AND RESIDENTIAL INVESTMENT, INC. and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

According to section 607.0202(1)(b) or 617.0202(1)(b), Florida Statutes, you must list the corporation's principal office, and if different, a mailing address in the document. If the principal address and the registered office address are the same, please indicate so in your document.

The document must state the number of shares of authorized stock.

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) 487-6928.

Agnes Lunt Corporate Specialist

Letter Number: 497A00017364

ARTICLES OF INCORPORATION

FILED

97 APR 16 PH 3: 43

SECRETARY OF STATE
ANASSEE. FLORIDA

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

ZCS Mortgage and Residential Investment, Inc.

PRINCIPAL OFFICE **ARTICLE II**

The principal place of business and mailing address of this corporation shall be:

Unknown 4596 CABBAGE POND DR JACKSONUITE, F132257

ARTICLE III **SHARES**

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Tara V. Zimmerman 7815: Sunnymeade Dr. N. Jacksonville Florida 32211

ARTICLE V INCORPORATOR(S)

See instructions for officers/directors

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

Tara V. Zimmerman 7815 Sunnymeade Dr. N. Jacksonville Florida 32211

Tremel Carmichael
12537 Willoughby Lane
Jacksonville Florida 32211

James Anthony Sims 4596 Cabbage Pond Drive Jacksonville Flordia 32257

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

31 day of March, 1997.

(An additional article must be added if an effective date is requested.)

Signature

Signature

Signature

Notarization is not required

NOTE: Affixing an officer title after a signature of an incorporator does not constitute the designation of officers.

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CERTIFICATE OF DESIGNATION OF 97 APR 16 PH 3: 43 REGISTERED AGENT/REGISTERED OFFICE SECRL TARY OF STATE TALLAHASSEE, FLORIDA

PURSUANT TO THE PROVISIONS OF SECTION 607.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1.	1. The name of the corporation is ZCS Mortg	gage and Residential		
		, ,		
Investment, Inc.				

2. The name and address of the registered agent and office is:

Tara V. Zimmerman
(NAME)

7815 Sunnymeade Dr. N.
(P. O. Box or Mail Drop Box NOT ACCEPTABLE)

Jack Son Ville Florida 32211
(CTTY/STATE/ZIP)

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.

Fara V. 2 3/31/97 (SIGNATURE) 3/31/97