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R. JAWORSKI
25 W. PLUMOSA LN.
LAKE WORTH, FL 33467

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Office Use Only

CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):

1. Mortgage Center of Sebastian, Inc.
(Corporation Name) (Document #)
2. _____
(Corporation Name) (Document #)
3. _____
(Corporation Name) (Document #)
4. _____
(Corporation Name) (Document #)

- ☐ Walk in ☐ Pick up time _____ ☐ Certified Copy
☐ Mail out ☐ Will wait ☐ Photocopy ☐ Certificate of Status

NEW FILINGS	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

FILED
97 MAY 27 AM 11:00
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

[Handwritten signature]

CERTIFICATE OF INCORPORATION
OF
MORTGAGE CENTER OF SEBASTIAN, INC.

We, the undersigned, do hereby associate ourselves together for the purpose of forming and becoming a corporation for profit under the laws of the State of Florida and do hereby certify that we have become such corporation under and pursuant to the following Articles of Incorporation:

ARTICLE I

The name of the corporation is:

MORTGAGE CENTER OF SEBASTIAN, INC.

ARTICLE II

The general character of the business to be transacted by said corporation shall be and is as follows:

(a) to engage in any and all lawful businesses, trades, occupations and professions permitted under the Laws of the United States and the State of Florida.

(b) to acquire, by purchase, lease or otherwise, lands and interests in land, and to own, hold, improve, develop and manage any real estate so acquired, and to erect or cause to be erected, on any lands owned, held, or accepted by the corporation, buildings or other structures, public or private, with their appurtenances, and to manage, operate, lease, rent, rebuild, enlarge, alter or improve on any lands so owned, held or occupied, and to encumber or dispose of any lands, any buildings or other structures, at any time owned or held by the corporation. To buy, sell, mortgage, exchange, lease, hold for investment or otherwise, use and operate, real estate of all kinds, improved or unimproved, and any right or interest therein.

(c) To acquire, by purchase, lease, manufacture or otherwise, any personal property deemed necessary and useful in the equipment, furnishing, improvement, development or management of any property, real or personal, at any time owned, held or occupied by the corporation, and to invest, trade and deal in any personal property deemed beneficial to the corporation, and to lease, rent, encumber or dispose of any personal property at any time owned or held by the corporation.

(d) To buy and sell all kinds of property, both real and personal, to borrow money, issue promissory notes and other evidences of indebtedness; to own, buy, mortgage, sell or otherwise dispose of, and to deal in and with

property of all kinds, as well as capital stock and shares of this corporation and that of other corporations, and to vote any share of such other corporations as may be owned by it, the same as a natural person might do, and to enter into such agreements, contracts and stipulations and make such arrangements as may be or seem necessary to carry out the same, and to attain the objects and purposes herein expressed and intended; and to transact any further and other business necessarily connected with the purposes of this corporation, or calculated to facilitate the same.

(e) To become a member of and enter into any partnership, joint venture, or agreement for sharing of profits with any person, firm or corporation.

(f) To carry on any and all of its operations and businesses, and to promote its objectives within the State of Florida or elsewhere, without restriction as to place or amount; and to have, use, exercise and enjoy all of the general powers of like corporations.

(g) To do any and all of the things herein set forth to the same extent as natural persons might or could do so, and in any part of the world as principals, agents, contractors, or otherwise, alone, or in the company of others, and to do and perform all such other things and acts as may be necessary, profitable or expedient in carrying on any of the business or acts above named.

(h) The intention is that none of the objects and powers hereinabove set forth, except where otherwise specified in this Article, shall be in anyways limited or restricted by reference to or inference from the terms of any other objects, powers or clauses of this Article or any other Article in this Certificate, but that the objects and powers specified in each of the clauses in the rticle shall be regarded as independent objects and powers.

ARTICLE III

The maximum number of shares of stock that this corporation is authorized to have outstanding at any time is ONE THOUSAND SHARES (1,000) of common stock of the par value of ONE DOLLAR (\$1.00) per share.

ARTICLE IV

The amount of the capital with which this corporation shall and does hereby begin business shall be and is the sum of FIVE HUNDRED DOLLARS (\$500.00)

ARTICLE V

The corporation shall exist perpetually unless sooner dissolved according to law.

ARTICLE VI

The principal office of this corporation shall be and is located at 100 99th St. #147, Sebastian, FL 32976, County of Indian River, State of Florida. Said corporation, however, may establish branch offices in any other place or places, and may change the place of the principal office as and when it is deemed advisable by its Board of Directors. The post office address for the principal office of this corporation is: P.O. Box 780056, Sebastian, FL 32978

ARTICLE VII

The number of directors of this corporation shall be not less than one (1) nor more than five (5).

ARTICLE VIII

The names and post office addresses of the first Board of Directors, who subject to the provisions of the Certificate of Incorporation, the By-Laws of this corporation and the Laws of Florida, shall hold office for the first year of the corporation's existence, or until their successors are elected and have qualified, are as follows:

Ronald P. Jaworski	25 W. Plumosa Ln. Lake Worth, FL 33467
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ARTICLE IX

The name and post office addresses of each subscriber of the Certificate of Incorporation are as follows:

Carol A. Therien	P.O. Box 780056 Sebastian, FL 32978
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Ronald P. Jaworski	25 W. Plumosa Ln. Lake Worth, FL 33467
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ARTICLE X

The officers of this corporation are:

Ronald P. Jaworski	Pres/Secr/Treas	25 W. Plumosa Ln. Lake Worth, FL 33467
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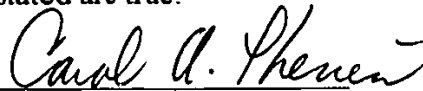
ARTICLE XI

This corporation reserves the right to amend, alter, change or repeal any provisions contained in this Certificate of Incorporation, in the manner now or hereinafter prescribed by statute.

The stockholders of this corporation shall have the power to make or amend the By-laws and to fix any amount to be reserved for working capital.

The private property of the stockholders shall not be subject to the payment of corporate debts in any extent whatever. The corporation shall have a first lien on the shares of its members, and upon the dividends due them, for any indebtedness due it by such members of the corporation.

IN WITNESS WHEREOF, We, the undersigned subscribing incorporators, have hereunto set our hands and seals, this 21 day of May, 1997 for the purpose of forming this corporation under the Laws of the State of Florida, and we hereby make and file in the office of the Secretary of the State of Florida, this Certificate of Incorporation, and certify that the facts herein stated are true.



Carol A. Therien



Ronald P. Jaworski

STATE OF FLORIDA)
COUNTY OF INDIAN RIVER)

Before me, the undersigned authority, personally appeared Carol A. Therien and Ronald P. Jaworski, to me well known and known to me to be the individuals described in and who executed the foregoing Certificate of Incorporation, and who acknowledged before me that they executed the same for the purposes therein expressed.

IN WITNESS WHEREOF, I have hereunto affixed my hand and official seal at Indian River County, Florida, this 21 day of May, 1997.


NOTARY PUBLIC, STATE OF FLORIDA
AT LARGE

My commission expires:



STATE OF FLORIDA
DEPARTMENT OF STATE

Certificate Designating Place Of Business or Domicile For The Service of
Process Within This State, Naming Agent Upon Whom Process May Be
Served And Names and Addresses of The Officers and Directors.

The following is submitted in compliance with Chapter 48.091, Florida
Statutes:

MORTGAGE CENTER OF SEBASTIAN, INC. is a Corporation
under the Laws of the State of Florida with its principal office at 100 99th
St., #147, City of Sebastian, Indian River County, State of Florida, 32976
has named Ronald P. Jaworski, located at 25 W. Plumosa Lane, City of Lake
Worth, County of Palm Beach, State of Florida 33497, as its agent to accept
service of process within this State.

OFFICERS:

Name	Title	Specific Address
Ronald P. Jaworski	Pres/Secr/Treas	25 W. Plumosa Ln. Lake Worth, FL 33467

DIRECTOR:

Ronald P. Jaworski	Pres/Secr/Treas	25 W. Plumosa Ln. Lake Worth, FL 33467
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By: Ronald P. Jaworski
Corporate Officer

ACCEPTANCE:

I agree as Resident Agent to accept Service of Process; to keep the
office open during the prescribed hours; post my name (and any other officers
of said Corporation authorized to accept service of process at the above
Florida designated address) in some conspicuous place in the office as
required by law.

Filing Fee \$ _____

By: Ronald P. Jaworski
Resident Agent