

P97000060203

JP MORTGAGE OF CHARLOTTE, INC.

3300 UNIVERSITY DRIVE #511

CORAL SPRINGS, FLORIDA 33065

June 30, 1997

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

Gentlemen:

Enclosed are the following regarding the incorporation of
JP MORTGAGE OF CHARLOTTE, INC.

1. Articles of Incorporation
2. Check for \$122.50

Please notify me if there are any problems.

000002234820--5
-07/10/97-01042-002
122.50 *122.50

Very truly yours,


JOSEPH PARKER

FILED
97 JUL 10 PM 3:13
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

me 7/10/97

ARTICLES OF INCORPORATION

FILED

OF

97 JUL 10 PM 3:13

JP MORTGAGE OF CHARLOTTE, INC. SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract hereby forms a corporation under the laws of the State of Florida.

ARTICLE I.

NAME.

The name of this corporation is

JP MORTGAGE OF CHARLOTTE, INC.

The principal place of business of this corporation shall be 3300 University Drive, #511 Coral Springs, Florida 33065.

ARTICLE II.

NATURE OF BUSINESS.

The Corporation may engage in any activity or business permitted under the laws of United States and of the State of Florida.

ARTICLE III.

CAPITAL STOCK.

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is ONE HUNDRED (100) -- shares of common stock having a One Dollar (\$1.00) par value.

Every original incorporating stockholder upon the sale for cash, property or services or new shares or shares authorized but unissued, shall have the right to purchase his pro-rata share thereof at the price at which it is offered to others, which price, in case of par value shares may be in excess of par.

The transfer of shares may be restricted as provided for in the By-Laws as adopted by stockholders or by other agreement between the parties thereto.

ARTICLE IV.

TIME OF EXISTENCE.

This Corporation is to exist perpetually and shall commence as of the date of filing of these Articles with the Secretary of State.

ARTICLE V.

INITIAL REGISTERED OFFICE
AND AGENT.

The Street Address of the Initial Registered office of this corporation is 3300 University Drive #511, Coral Springs, Florida 33065 and the name of the Initial Registered Agent of this corporation at that address is JOE PARKER.

ARTICLE VI.

INITIAL BOARD OF DIRECTORS.

This corporation shall have (2) directors initially. The number of directors may be either increased or diminished from time to time by the bylaws but shall never be less than one. The names and addresses of the initial director of this corporation are:

JOE PARKER
3300 UNIVERSITY DR. #511
CORAL SPRINGS, FL 33065

PETE FERNANDEZ
1035 N.E. 125TH ST. #301
NORTH MIAMI, FL 33161

ARTICLE VII.

INCORPORATOR.

The name and address of the person signing these articles is:

JOE PARKER
3300 UNIVERSITY DRIVE #511
CORAL SPRINGS, FL 33065

ARTICLE VIII.

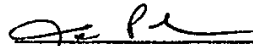
BYLAWS.

The power to adopt, alter, amend or repeal bylaws shall be vested in the Board of Directors and the shareholders.

ARTICLES IX.

AMENDMENTS.

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the Stockholders, and approved at a stockholders' meeting, unless all the Directors and all the stockholders sign a written statement manifesting their intention that certain amendments of these Articles of Incorporation be made.



JOE PARKER

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED.

JP MORTGAGE OF CHARLOTTE, INC.

In pursuant of Chapter 48.091, Florida Statutes, the
following is submitted, in compliance with said Act:

First-That JP MORTGAGE OF CHARLOTTE, INC.
desiring to organize under the laws of the State of Florida with
its principal office, as indicated in the Articles of
Incorporation at City of Coral Springs, County of Broward, Florida
and has named

JOE PARKER

located at

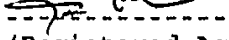
3300 UNIVERSITY DRIVE #511

(Street address and number of building,
Post Office Box address not acceptable)

City of Coral Springs, County of Broward and State of Florida its agent
to accept service of process within this state.

ACKNOWLEDGMENT: (Must be signed by designated agent)

Having been named to accept service of process for the
above stated corporation, at place designated in this
Certificate, I hereby accept to act in this capacity, and agree
to comply with the provision of said Act relative to keeping open
said office.

By: 
(Registered Agent
JOE PARKER

FILED
97 JUL 10 PM 3:13
SECRETARY OF STATE
TALLAHASSEE, FLORIDA