

P97000068452

Jerome Hoogenbergen
1550 Madruga Avenue, Suite 335
Coral Gables, FL 33146

April 25, 1997

Secretary of State
Division of Corporations
409 East Gaines
Tallahassee, FL 32399

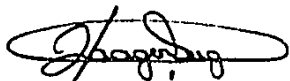
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****122.50 ****122.50

Dear Sirs :

Enclosed find one original and a copy of the Articles of Incorporation of Bancor Financial Services, Inc.. Also find enclosed a check made payable to the Secretary of State in the amount of \$122.50 which includes the statutory filing fee.

Your assistance in establishing the corporation to be known as Bancor Financial Services, Inc. is appreciated.

Respectfully,



Jerome Hoogenbergen
Registered Agent

FILED
97 AUG - 7 PM 12:42
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

W97-10929
Dover
8/7/97

Jerome Hoogenbergen
1550 Madruga Avenue, Suite 335
Coral Gables, FL 33146

June 16, 1997

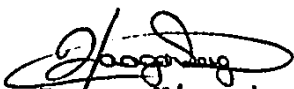
Secretary of State
Division of Corporations
409 East Gaines
Tallahassee, FL 32399

Dear Sirs :

Enclosed find one original and a copy of the Articles of Incorporation of Bancor Mortgage Services, Inc.. Also find enclosed a check* made payable to the Secretary of State in the amount of \$122.50 which includes the statutory filing fee.

Your assistance in establishing the corporation to be known as Bancor Mortgage Services, Inc. is appreciated. Enclosed you will find a copy of the letter received from the Department of Banking and Finance granting approval for the name of the corporation.

Respectfully,



Jerome Hoogenbergen
Registered Agent

* ALREADY SENT. PLEASE SEE ATTACHED COPY



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

May 12, 1997

JEROME HOOGENBERGEN
1550 MADRUGA AVE., STE. 335
CORAL GABLES, FL 33146

SUBJECT: BANCOR FINANCIAL SERVICES, INC.
Ref. Number: W97000010929

We have received your document for BANCOR FINANCIAL SERVICES, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking
Director's Office
Suite 1401, The Capitol
Tallahassee, FL 32399-0350
(904) 488-1111.

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) 487-6924.

Sharon Tala
Document Specialist Supervisor

Letter Number: 097A00025283



ROBERT F. MILLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
32399-0350

May 28, 1997

Mr. Jorge E. De La Hoz, P.A.
Certified Public Accountant
1550 Madruga Avenue, Suite 403
Coral Gables, Florida 33146

Dear Mr. De La Hoz:

Re: "Bancor Mortgage Services, Inc."

Thank you for your recent letter/fax requesting approval for use of the above-referenced name. It is the opinion of this Department that your name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced name being registered to conduct business in the State of Florida.

Sincerely,

A handwritten signature in dark ink, appearing to read "Wm. Douglas Johnson".

Wm. Douglas Johnson
Assistant Director
Division of Banking
101 East Gaines Street
The Fletcher Building - Sixth Floor
Tallahassee, FL 32399-0350
(904) 488-1111

:kr

cc: **Karon Beyer, Chief**
Bureau of Corporate Records
Division of Corporations
Secretary of State's Office

ARTICLES OF INCORPORATION
OF
BANCOR MORTGAGE SERVICES, INC.

FILED
97 AUG -7 PM 12:42
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I - NAME

The name of the corporation is Bancor Mortgage Services, Inc.

ARTICLE II - DURATION

This corporation is to exist perpetually.

ARTICLE III - PURPOSE

This corporation is organized for the purpose of transacting any lawful business.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue 10,000 shares of One Dollar (\$1.00) par value common stock.

ARTICLE V - PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI - PRINCIPAL OFFICE, REGISTERED OFFICE AND AGENT

The principal office of this corporation is at 1550 Madruga Avenue, Suite 335, Coral Gables, Florida 33146. The street address of the registered office of this corporation is 1550 Madruga Avenue, Suite 335, Coral Gables, Florida 33146, and the name of the registered agent of this corporation at that address is Jerome Hoogenbergen.

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have one (1) director initially. The number of directors may be either increased or diminished from time to time, in accordance with the by-laws of the corporation, but shall never be less than one (1). The name and address of the initial director of this corporation is:

<u>Name</u>	<u>Address</u>
Jerome Hoogenbergen	1550 Madruga Avenue, Suite 335 Coral Gables, FL 33146

ARTICLE VIII - INCORPORATOR

The name and address of the person signing these Articles of Incorporation is:

Jerome Hoogenbergen
1550 Madruga Avenue, Suite 335
Coral Gables, Fl 33134

ARTICLE IX - BY-LAWS

The power to adopt, alter, amend or repeal by-laws shall be vested in the Board of Directors.

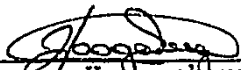
ARTICLE X - INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE XI - AMENDMENTS

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment thereof, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS THEREOF, the undersigned subscriber has executed these Articles of Incorporation on this 30 day of July, 1997.

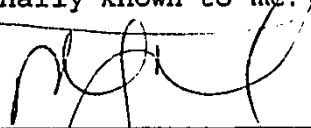


Jerome Hoogenbergen

STATE OF FLORIDA

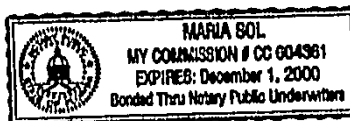
COUNTY OF DADE

THE FOREGOING ARTICLES OF INCORPORATION were sworn to and acknowledged before me on this 30 day of July, 1997 by Jerome Hoogenbergen, personally known to me.



Notary Public,
State of Florida

My commission expires:



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

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

THAT, BANCOR MORTGAGE SERVICES, INC. desiring to organize
under the laws of the State of Florida, with its principal offices
as indicated in the Articles of Incorporation has named Jerome
Hoogenbergen, as its Agent to accept service of process within the
State.

ACKNOWLEDGEMENT

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

By:


Jerome Hoogenbergen

FILED
97 AUG -7 PM 12:43
SECRETARY OF STATE
TALLAHASSEE, FLORIDA