

**CAPITAL CONNECTION, INC.**

417 E. Virginia Street, Suite 21 • Tallahassee, Florida 32302  
(904) 224-8870 • 1-800-342-8052 • Fax (904) 224-1252

PA7000071379

The mortgage Factory,  
Inc.

300002269363--1  
-08/18/97--01039--023  
\*\*\*\*122.50 \*\*\*\*122.50

- ☒ Art of Inc. File \_\_\_\_\_
- \_\_\_\_\_ LTD Partnership File \_\_\_\_\_
- \_\_\_\_\_ Foreign Corp. File \_\_\_\_\_
- \_\_\_\_\_ L.C. File \_\_\_\_\_
- \_\_\_\_\_ Fictitious Name File \_\_\_\_\_
- \_\_\_\_\_ Name Reservation \_\_\_\_\_
- \_\_\_\_\_ Merger File \_\_\_\_\_
- \_\_\_\_\_ Art. of Amend. File \_\_\_\_\_
- \_\_\_\_\_ RA Resignation \_\_\_\_\_
- \_\_\_\_\_ Dissolution / Withdrawal \_\_\_\_\_
- \_\_\_\_\_ Annual Report / Reinstatement \_\_\_\_\_
- ☒ Cert. Copy \_\_\_\_\_
- \_\_\_\_\_ Photo Copy \_\_\_\_\_
- \_\_\_\_\_ Certificate of Good Standing \_\_\_\_\_
- \_\_\_\_\_ Certificate of Status \_\_\_\_\_
- \_\_\_\_\_ Certificate of Fictitious Name \_\_\_\_\_
- \_\_\_\_\_ Corp Record Search \_\_\_\_\_
- \_\_\_\_\_ Officer Search \_\_\_\_\_
- \_\_\_\_\_ Fictitious Search \_\_\_\_\_
- \_\_\_\_\_ Fictitious Owner Search \_\_\_\_\_
- \_\_\_\_\_ Vehicle Search \_\_\_\_\_
- \_\_\_\_\_ Driving Record \_\_\_\_\_
- \_\_\_\_\_ UCC 1 or 3 File \_\_\_\_\_
- \_\_\_\_\_ UCC 11 Search \_\_\_\_\_
- \_\_\_\_\_ UCC 11 Retrieval \_\_\_\_\_
- \_\_\_\_\_ Courier \_\_\_\_\_

FILED  
97 AUG 18 PM 2:03  
TALLAHASSEE, FLORIDA  
STATE

RECEIVED  
97 AUG 18 AM 11:03  
DIVISION OF CORPORATIONS

AUG 18 11:03 BSB

Signature \_\_\_\_\_

Requested by: CSB 8-18 1016

Name \_\_\_\_\_ Date \_\_\_\_\_ Time \_\_\_\_\_

Walk-In \_\_\_\_\_ Will Pick Up \_\_\_\_\_

**ARTICLES OF INCORPORATION**

**OF**

**THE MORTGAGE FACTORY, INC.**

**FILED**

97 AUG 18 PM 2:04

TALLAHASSEE, FLORIDA

THE UNDERSIGNED, has executed the following document as incorporator of the above named corporation, a corporation organized under the laws of the State of Florida, and all rights, duties and obligations of the undersigned as incorporator, and those of the corporation, are to be determined in accordance with the laws of the State of Florida.

**ARTICLE I**

The name of the corporation shall be: THE MORTGAGE FACTORY, INC.

**ARTICLE II**

This corporation shall commence existence upon the filing of these Articles of Incorporation by the Department of State, State of Florida, and shall have perpetual existence.

**ARTICLE III**

The specific nature of the business and objects and purposes proposed to be transacted and carried on by this corporation are do any and all of the things mentioned, as fully and to the same extent as natural persons might do, viz:

(1) This corporation may engage or transact in any or all lawful activities of business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

(2) Transact any and all lawful business, including but not limited to a mortgage brokerage business.

(3) Said corporation shall further have powers including but not limited to:

To have perpetual succession by its corporate name;

To sue and be sued, complain, and defend in its corporate name in all actions or proceedings;

To have a corporate seal, which may be altered at pleasure, and to use the same by causing it, or a facsimile thereof, to be impressed, affixed, or in any other manner reproduced;

To purchase, take, receive, lease, or otherwise acquire, own, hold, improve, use, and otherwise deal in and with real or personal property or any interest therein, wherever situated;

To convey, mortgage, pledge, create a security interest in, lease, exchange, transfer, and otherwise dispose of all or any part of its property and assets;

To lend money to, and use its credit to assist its officers and employees in accordance With Florida Statutes, Chapter 607.141;

To purchase, take, receive, subscribe for, or otherwise acquire, own, hold, vote, use, employ, sell, mortgage, lend, pledge, or otherwise dispose of, and otherwise use and deal in and with, shares or other interests in, or obligations of, other domestic or foreign corporations, associations, partnerships, or individual, or direct or indirect obligations of the United States or of any other government, state, territory, governmental district or municipality, or of any instrumentality thereof;

To make contracts and guarantees and incur liabilities, borrow money at such rates of interest as the corporation may determine, issue its notes, bonds and other obligations, and secure any of its obligations by mortgage or pledge of all or any of its property, franchises, and income;

To lend money for its corporate purposes, invest and reinvest its funds, and to take and hold real and

personal property as security for the payment of funds so loaned or invested;

To conduct its business, carry on its operations, and have offices and exercise the powers granted by this act within or without this state, or country.

To elect or appoint officers and agents of the corporation and define their duties and fix their compensation;

To make and alter by-laws, not inconsistent with its articles of incorporation or with the laws of this state, for the administration of the corporation;

To make donations for the public welfare or for charitable, scientific or educational purposes;

To transact any lawful business determined by the Board of Directors;

To pay pensions and establish pension plans, profit sharing plans, stock bonus plans, stock option plans and any other incentive plans for any and all of its directors, officers and employees and for any or all of the directors, officers and employees of its subsidiaries;

To be a promoter, incorporator, partner, member, associate or manager of any corporation, partnership, joint Venture, trust or other enterprise;

To have and exercise all powers necessary or convenient to effect its purposes;

To indemnify any person who by reason of the fact that he is or was a director, officer, employee or agent of the corporation to the full extent as permitted by Florida Statutes, Chapter 607.014.

#### ARTICLE IV

The aggregate number of shares which this corporation shall have authority to issue is the total sum of 500 shares, having an individual par value of \$ 1.00.

Unless otherwise stated in these articles, or in an amendment to these articles, there shall be only one (1) class of stock of this corporation.

#### ARTICLE V

The street address of the initial registered office and name of the initial Registered Agent of this corporation shall be:

"Law Offices of Rozalyn Landisburg, P.A"  
3405 South Longfellow Circle  
Hollywood, Florida 33021

#### ARTICLE VI

The initial Board of Directors shall consist of a total of 3 person(s), and the name and address of the person(s) who shall serve as an initial director(s) is:

##### TitleNameAddress

President/Director	Michael A. Cohen	3420 SW 16th Street
Treasurer		Ft. Lauderdale, FL 33312
Vice President, Secretary, Director	Rozalyn Landisburg	3405 S. Longfellow Circle Hollywood, FL 33021
Mediating Director	Nadene Bickell	95 Home Road Hatboro, PA 19040

**ARTICLE VII**

The street address of the principal place of business is:

Senator Executive Building  
13899 Biscayne Blvd. Suite 137  
North Miami, FL 33180

**ARTICLE VIII**

DESIGNATION OF INCORPORATION AND ACCEPTANCE OF POSITIONS OF INCORPORATOR.  
THE NAME AND ADDRESS OF THE INCORPORATOR EXECUTING THESE ARTICLES OF  
INCORPORATION FOR THE MORTGAGE FACTORY, INC. IS:

MICHAEL A. COHEN  
3420 SW 16TH STREET  
FT. LAUDERDALE, FL 33312

I hereby accept the position of incorporator of The Mortgage Factory.


  
MICHAEL A. COHEN

**ARTICLE IX**

**ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN  
ARTICLES OF INCORPORATION**

Law Offices of Rozalyn Landisburg, P.A., a Florida corporation entitled to transact business in this State,  
having a business office identical with the registered office of the corporation named above, and having been  
designated as the Registered Agent in the above and foregoing Articles, is familiar with and accepts the obligations  
of the position of Registered Agent under Section 607.0505, Florida Statutes.

LAW OFFICES OF ROZALYN LANDISBURG, P.A

BY:   
ROZALYN LANDISBURG, PRESIDENT

FILED  
97 AUG 18 PM 2:04  
STATE  
TALLAHASSEE, FLORIDA

IN WITNESS WHEREOF, the undersigned incorporator has executed these articles of incorporation this  
14TH day of August, 1997.



By: Michael A. Cohen

STATE OF FLORIDA     )  
                                      ) S.S.  
COUNTY OF BROWARD)

BEFORE ME, the undersigned authority, personally appeared Michael A. Cohen, known to me to be the  
person described in and who executed the foregoing instrument for the purposes stated therein.

Florida Drivers License Shown #: C 500 541 68021 0

IN WITNESS WHEREOF, I have hereunto set my and affixed my official seal in the state and county  
aforesaid, this 14th day of August, 1997.

  
NOTARY PUBLIC STATE OF FLORIDA

My commission expires:

NOTARY PUBLIC - STATE OF FLORIDA  
ROZALYN LANDSEUR  
COMMISSION # C0664222  
EXPIRES 7/15/2001  
BONDED THRU ASA 1-888-NOTARY