P970 CRAISHITH SITTED 81710

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

500002298395--6 -09/19/97--01092--006 *****70.00 *****70.00

SUBJECT: Keys II Nortagges + Equity Inc.,
(Proposed corporate name - must include suffix)

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

22 \$70.00 Filing Fee

\$78,75

Filing Fee

& Certificate

\$122.50

Filing Fee & Certified Copy \$131.25

Filing Fee, Certified Copy

& Certificate

ADDITIONAL COPY REQUIRED

FROM: Mary ann ME Cray Keys
Name (Printed or typed)

1953 Cassat Ave

Jacksonville Fla. 32210 Eity, State & Zip

(904) 388-9599

Daytime Telephone number

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

ARTICLES OF INCORPORATION

obligations of my position as registered agent

Signature/Registered Agent

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation. ARTICLE I NAME The name of the corporation shall be: Keys II Mortgages + Equity Inc. ARTICLE II PRINCIPAL OFFICE The principal place of business and mailing address of this corporation shall be:

1933 Cassat Ave. Jacksonville, Fla. 32210 ARTICLE III SHARES The number of shares of stock that this corporation is authorized to have outstanding at any one time is: 1500 ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS The name and Florida street address of the initial registered agent are: Muryunn Miz Cray Keys

1165 Eudine Drive North Jacksonville, Fla. 32210 ARTICLE V INCORPORATOR The name and address of the incorporator to these Articles of Incorporation are: Mary ann ME Cray Keys 7/05 Eudine Drive North Jacksonville, Fla. 32210 Martine D. Keys Keys I 9/16/97

Signature/Incorporator J Keys J. Egyit One. (An additional article must be added if an effective date is requested.) 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