

P98000030568

P. 04

Secretary of State
Corporation Division
State of Florida
Tallahassee, Florida

March 20, 1998

Re: Foreclosure Arbitrators, Inc.

To whom it may concern:

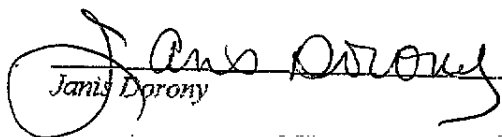
Enclosed herewith are the Articles of Incorporation of the above referenced firm, together with the statement of the Registered Agent and a check in the amount of \$122.50 to be used as follows:

FILING FEE.....	35.00
REGISTERED AGENT.....	35.00
CERTIFIED COPY.....	52.50
TOTAL.....	122.50

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****122.50 ****122.50

If you have any questions, please telephone my accounting firm, Coastal Accounting, Inc. at the following number 305 491-7876.

Respectfully submitted,


Janis Dorony

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

98 MAR 31 PM 2:58

FILED

NP
4/22/98

ARTICLES OF INCORPORATION
OF
FORECLOSURE ARBITRATORS, INC.

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 the corporation shall be: *Foreclosure Arbitrators, Inc.*

ARTICLE II - NATURE OF BUSINESS

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

ARTICLE III - CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 500 shares of common stock having a par value of \$1.00 per share.

ARTICLE IV - ADDRESS

The street address of the initial corporate address of the corporation shall be: 2501 E. Commercial Blvd., Suite 210, Fort Lauderdale, Fl 33308/

ARTICLE V - REGISTERED AGENT

The Registered Agent for the corporation shall be: Janis Dorony, whose address is: 2501 E Commercial Blvd, Ste 210, Fort Lauderdale, Florida 33308.

ARTICLE VI - TERM OF EXISTENCE

This corporation is to exist perpetually.

FILED
98 MAR 31 PM 1:58
TALLAHASSEE
FLORIDA

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98 MAR 31 PM 2:59
TALLAHASSEE
FLORIDA

ARTICLE VII - OFFICERS AND DIRECTORS

This corporation shall have one officer initially. The name and street address of the officer who shall hold office for the first year of the corporation or until successors are elected or appointed is: , President, Janis Dorony, 2501 E Commercial Blvd., Ste 210, Ft. Lauderdale, ~~FL 33208~~

ARTICLE VIII - SUBSCRIBER

The name of the subscriber to these Articles of Incorporation is:

Janis Dorony
2501 E Commercial Blvd #210
Ft. Lauderdale, FL 33308

IN WITNESS WHEREOF, THE UNDERSIGNED HAS HEREUNTO SET
HIS HAND SEAL ON THE 23 DAY OF MARCH 1998.

Janis Dorony (seal)

STATE OF FLORIDA - COUNTY OF BROWARD

The forgoing instrument was acknowledged before me this
23 day of MARCH 1998 by

Janis Dorony (seal)

Notary Public, state of Florida at Large

My commission expires on: 12-20-99

ARTHUR SCHNUR
Comm. # CC 520134
Notary Public, State Of Florida
My Commission Exp. Dec. 20, 1999
Bonded Thru Notary Public Underwriters

Coastal Accounting, Inc

FILED
98 MAR 31 PM 2:59
TALLAHASSEE, FLORIDA
SECRETARY OF STATE

CERTIFICATE AND ACKNOWLEDGMENT
OF REGISTERED AGENT FOR

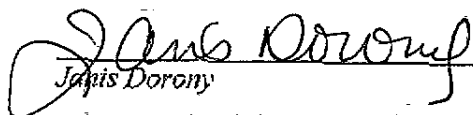
FORECLOSURE ARBITRATORS, INC.

Pursuant to Florida Sections 48.091 and 607.034 the following is submitted:

The above corporation, desiring to organize under the laws of the state of Florida with its office as indicated in the Articles of Incorporation hereby names, Janis Dorony as Registered Agent to accept service of process within this state.

ACKNOWLEDGMENT

I, Janis Dorony, do hereby accept to act in this capacity and agree that I will comply with the provisions of Florida Law in keeping the office of the corporation named hereinabove open.


Janis Dorony

Dated this 23 day of March, 1998.

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SEAL OF THE STATE
TALLAHASSEE, FLORIDA