



# H. N. RAMCHARITAR Inc.

• MONTHLY WRITE-UP • QUARTERLY P/R TAXES • PAYROLL SERVICES **ACCOUNTING & TAX SERVICES** • INDIVIDUAL • SMALL BUSINESS • CORPORATION • PARTNERSHIP

P98000039617

Secretary of State  
State of Florida  
Division of Corporations  
409 E. Gaines Street  
Tallahassee, FL. 32314

500002507375--5  
-05/01/98--01002--029  
\*\*\*\*122.50 \*\*\*\*122.50

Dear Sir/Madam:

Please find enclosed a check for One hundred and twenty-two dollars and fifty cents (\$122.50)  
and the ARTICLES OF INCORPORATION for  
I B O MORTGAGE CORP.

This check is for the following:-

Filing Fees	\$ 35.00
Certified Copy	52.50
Registered Agent Designation	35.00
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	\$122.50
	=====

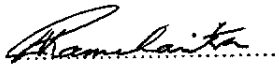
**FILED**  
98 APR 30 AM 11:59  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

I B O MORTGAGE CORP. Will be a corporation for profit.

Enclosed is a self addressed Federal Express Airbill for return postage.

Thank You..

Sincerely,

  
Hilton N. Ramcharitar

April 28, 1998.

bc 5/1

ARTICLES OF INCORPORATION  
OF

I B O MORTGAGE CORP.

FILED  
98 APR 30 AM 11:59  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned subscribers to these Articles of Incorporation, each a natural person competent to contract, hereby associate to form a corporation under Chapter 607 of the laws of the State of Florida and hereby does adopt the following Articles of Incorporation.

ARTICLE I.

The name of this corporation is: I B O MORTGAGE CORP..

ARTICLE II.

The initial post office address of the principal office of this corporation in the State of Florida is::

1100 N E 125 STREET # 204  
NORTH MIAMI, FL. 33161

ARTICLE III.


The maximum number of shares of this corporation shall be Ten Thousand (10,000) shares, said shares having a par value of One Dollar (\$1.00) each, and to be fully paid and non-assessable, all of which shall be common stock, and the same shall be issued and sold for such consideration as may be fixed by the Board of Directors hereof. Said shares of stock shall be issued, sold, or transferred only in accordance with the by-laws of the corporation as the corporation may, from time to time, make, and all of said shares of stock shall be paid for in cash, property, labor or services, it being recognized that property, labor or services may be purchased or paid for with the capital stock of the corporation at a just valuation.

ARTICLE IV.

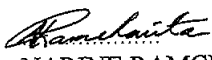
ACKNOWLEDGMENT OF REGISTERED AGENT.

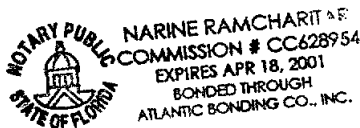
Having been named to accept service of process for the above Corporation, at the place designated on this certificate, I hereby accept this appointment as REGISTERED AGENT of  
I B O MORTGAGE CORP.

SIGNATURE:

  
GARY LAROCHELLE  
(REGISTERED AGENT)

DATE: APRIL 28, 1998.

  
NARINE RAMCHARITAR  
Notary Public,  
State of Florida.



My Commission Expires: April 18, 2001.

#### ARTICLE V.

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

GARY LAROCHELLE  
1840 NE 142 STREET # 55  
NORTH MIAMI, FL. 33181

#### ARTICLE VI.

The general nature of the business to be transacted by this Corporation is to engage in every aspect and phase of MORTGAGE BROKERAGE Services, to purchase, lease, rent or otherwise acquire suitable property, and to buy and sell any and all commodities in connection with such operations. To establish franchises or subsidiaries or otherwise expand this business, as may seem fit by the Directors.

This corporation is organized for the purpose of carrying on and conducting any business or businesses and every act of deed pertaining thereto, either directly or indirectly, which can lawfully be done under the laws of the State of Florida, and to such engage in and carry on said business or businesses in Florida or in any other State of the United States of America, Territory or Nation.

#### ARTICLE VII.

The amount of Capital with which this Corporation will begin business will not be less than: One Thousand Dollars (\$1,000.).

#### ARTICLE VIII.

The term for which this corporation shall exist shall be perpetual.

#### ARTICLE IX.

This Corporation shall have ONE Director Initially. The number of Directors may be increased or diminished from time to time by the by-laws adopted by the Stockholders, but shall never be less than one.

#### ARTICLE X.

The name(s) and address(es) of the initial Director(s) of this Corporation is (are):

GARY LAROCHELLE  
1840 NE 142 STREET # 55  
NORTH MIAMI, FL. 33181

**ARTICLE XI.**

The names and addresses of the officers who are to conduct the businesses of this Corporation until those elected at the first election are as follows:

President:

GARY LAROCHELLE  
1840 NE 142 STREET # 55  
NORTH MIAMI, FL 33181

Secretary:

GARY LAROCHELLE  
1840 NE 142 STREET, # 55  
NORTH MIAMI, FL. 33181

Treasurer:

GARY LAROCHE,  
1840 NE 142 STREET # 55  
NORTH MIAMI, FL. 33181

**ARTICLE XII.**

The following person has been named by this Corporation to accept service of process within the State of Florida:

GARY LAROCHELLE  
1840 NE 142 STREET, # 55  
NORTH MIAMI, FL. 33181

**ARTICLE XIII.**

This Corporation reserves the right to amend or repeal any provisions contained in these "ARTICLES OF INCORPORATION" or any amendments thereto and any right conferred upon the shareholders is subject to this reservation.

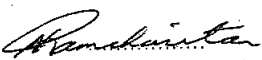
**IN WITNESS WHEREOF, THE UNDERSIGNED SUBSCRIBER** has executed these Articles of Incorporation this 28TH day of APRIL, 1998.

  
GARY LAROCHELLE  
Subscriber

STATE OF FLORIDA)  
COUNTY OF BROWARD)

The foregoing instrument was acknowledged before me this 28TH day of APRIL 1998, by GARY LAROCHELLE who is personally known to me or who has produced FLORIDA DRIVER'S LICENSE No. L 624 -280-51-328-0 as identification and who did take an oath.

**WITNESS** my hand and official seal.

  
NARINE RAMCHARITAR  
Notary Public, State of Florida.



My Commission Expires: APRIL 18, 2001.