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ACCOUNT NO. : 07210000032

REFERENCE: 856281 81365A

AUTHORIZATION:

COST LIMIT : \$ PPD

ORDER DATE : June 15, 1998

ORDER TIME : 2:47 PM

ORDER NO. : 856281-005

CUSTOMER NO: 81365A

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CUSTOMER: Jay D. Passer, Esq

JAY D. PASSER, P.A.

Suite 322

4100 West Kennedy Boulevard

Tampa, FL 33609

DOMESTIC FILING

NAME:

CREATIVE MORTGAGE BROKERS,

INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX PLAIN STAMPED COPY

CONTACT PERSON: Tamara Odom

EXAMINER'S INITIALS:

SECRETARY OF STATE
ISJUN 15 AM 8: 51

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DIVISION OF CORPORATIONS

98 JUN 15 AM 8:51

ARTICLES OF INCORPORATION

OF

CREATIVE MORTGAGE BROKERS, INC.

ARTICLE I - NAME

The name of this corporation is CREATIVE MORTGAGE BROKERS, INC.

ARTICLE II - DURATION

The duration of the corporation is perpetual.

ARTICLE III - COMMENCEMENT OF EXISTENCE

The corporation shall commence its existence at the time that the Articles of Incorporation are filed with the Secretary of State.

ARTICLE IV - PURPOSE

This corporation is organized for the purpose of transacting any lawful business for which corporations may be incorporated under the laws of the State of Florida.

ARTICLE V - STOCK

The aggregate number of shares which the corporation is authorized to issue to shareholders is 100 shares. Such shares shall be of a single class and have a par value of \$1.00 per share.

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The mailing address of this corporation is 1004 Balinger Rd., Lutz, Florida 33549 and the name of the initial registered agent of this corporation is PETER ZAYAS, and his address is 1004 Balinger Rd., Lutz, Florida 33549.

He does hereby state that he accepts appointment as registered agent.

PETER ZAYAS

Initial Registered Agent

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have two (2) directors initially. The number of directors may be increased from time to time by the by-laws. The name and addresses of the initial directors of this corporation are:

- 1. PETER ZAYAS: 1004 Balinger Rd., Lutz, Florida 33549
- 2. GRETCHEN ZAYAS: 1004 Balinger Rd., Lutz, Florida 33549

ARTICLE VIII - INCORPORATOR

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

Peter Zayas 1004 Balinger Rd. Lutz, Florida 33549

ARTICLE IX - AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation or any amendment hereto.

IN WITNESS WHEREOF, the undersigned, as Incorporator, has executed these Articles of Incorporation, this $\frac{1}{1}$ day of June, 1998.

DETER ZAYAS

Incorporator

DIVISION OF CORPORATIONS