

THE LAW OFFICES OF RON BRADLEY KURTZ, P.A.

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June 16, 1998

Secretary of State
Division of Corporations
The Capitol
Tallahassee, Florida 32304

Re: Articles of Incorporation

900002564499--9
-06/18/98--01071--020
****122.50 ****122.50

Dear Sir or Madam:

Enclosed please find Articles of Incorporation of GUZMAN, LIMBACH & WHALEN MORTGAGE CORPORATION, a Florida corporation. Enclosed also find a check in the amount of \$122.50 as and for your filing fee for filing same.

I am also enclosing a prestamped and addressed envelope, please return the recorded Articles to my office as soon as they have been filed.

Very truly yours,


Ron Bradley Kurtz, Esq.

RK/hp
Encl.: stated

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 JUN 18 AM 10:19

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

ARTICLES OF INCORPORATION
OF
GUZMAN, LIMBACH & WHALEN MORTGAGE CORPORATION

28 JUN 18 AM 10:19

I, the undersigned, being of legal age, do hereby associate for the purpose of becoming a corporation under the laws of the State of Florida authorizing the formation of corporations.

ARTICLE I

The name of the corporation shall be GUZMAN, LIMBACH & WHALEN MORTGAGE CORPORATION

ARTICLE II

The general nature of the business and the object and purposes proposed to be transacted and carried on are to engage in and all activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE III

The capital stock authorized, the par value thereof, and the characteristics of such stock shall be as follows: 500 shares at \$1.00 par value.

ARTICLE IV

This corporation shall exist perpetually unless sooner dissolved according to the law and said corporation's existence shall commence on the date of subscription and acknowledgment of this Certificate of Incorporation.

ARTICLE V

The initial street address of said corporation shall be at 825 Brickell Bay Drive, #550 Miami, Florida 33131.

ARTICLE VI

The number of directors of this corporation shall not be less than one (1) nor more than seven (7). The corporation shall initially have one (1) Director.

ARTICLE VII

The corporation shall be managed by a Board of Directors unless the stockholders shall by a majority vote hereafter determine that the corporation shall be managed by the stockholders. If the corporation is managed by Directors, the exact number of Directors shall be determined by the stockholders from time to time, but at no time shall there be less than one (1) director. At no time shall the corporation be managed by the stockholders unless there

is at least on (1) stockholder.

ARTICLE VIII

Any restrictions imposed by the corporation on the sale or other disposition of its shares and on the transfer thereof must be noted conspicuously on each certificate representing shares of which the restriction applies.

ARTICLE IX

The name and addresses of the first Board of Directors of this corporation, who shall hold office for the first year or until their successors are elected shall be:

NAMES	ADDRESSES	OFFICE
THOMAS WHALEN	825 Brickell Bay Drive, #550 Miami, FL 33131	Pres/Treas./Dir.

ARTICLE X

These Articles may be amended, when approved by a majority of the Directors and stockholders.

The corporation shall indemnify directors or officers, or subscribers and their heirs, and assigns, against all expenses, actually and necessarily incurred in connection with the defense or settlement of any claim action, suit or proceeding in which they be reason of being or having been directors or officers, except in relation to matters as to which any such directors or officer shall be adjudged to be liable for gross negligence or willful misconduct in the performance of duty. Such indemnification may be entitled under the law, or by-law, agreement, vote of stockholders, or otherwise.

The private property of the Stockholders shall not be subject to the payment of the corporate debts in any extent whatever.

ARTICLE XI

The Registered Agent to accept service of process within this State for said corporation shall be: RON BRADLEY KURTZ, ESQ., 12865 West Dixie Highway, Suite 102, North Miami, Florida 33161.

Having been named to accept service of process for the above stated corporation at the place designated, herein, I hereby accept to act in this capacity, and agree to comply with the provisions of said Act to keeping open said office.



RON BRADLEY KURTZ

IN WITNESS WHEREOF, I, the undersigned, being the original subscriber(s) to the capital stock hereinabove named and the incorporators, for the purpose of forming a corporation to do business both within and without the State of Florida, under the laws of Florida, do make and file this Certificate, hereby declaring and certifying that the facts herein stated are true and do respectively agree to take the number of shares hereinabove set forth, and hereunto set our hands and seals this day of

Thomas N. Whalen
THOMAS WHALEN

STATE OF FLORIDA:
COUNTY OF DADE :

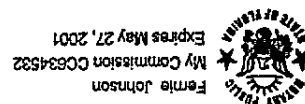
BEFORE ME the undersigned authority personally appeared, THOMAS WHALEN, to me well known and known by me to be the individuals described in, and who executed the foregoing Certificate of incorporation, and who has acknowledged before me that they executed the same for the purposes therein expressed.

_____ personally known of
✓ produced FLORIDA DRIVER LICENSE as identification
FDL W 450 834 64-4426

IN WITNESS WHEREOF, I have hereunto affixed my hand and official seal at Miami, Dade County, Florida on this 17 day of JUNE

My commission expires:

Fernando Johnson
Notary Public, State of Florida



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