FLORIDA DEPARTMENT OF STATE
P.O. BOX 6327
TALLAHASSEE, FL 32014

Dear Str of Mada

Please be advised that I, Jason Rosinsky, am submitting the enclosed Certificate of Incorporation And By Laws for the purpose of establishing a 'S' corporation.

These boilerplate forms were purchased at an office supply store. I contacted your 'Public Assistance Section' (487-6963) and was told these forms should suffice. However, if there are any irregularities or if any pertinent information has been left out, please contact me right away at the phone number or address below.

Lastly, I'm not sure if you require this information or not, but just in case you do. When formed and properly licensed, Intracoastal Financial Corp will do business in the state of Florida as a mortgage brokerage.

Thank you in advance for your assistance in this matter.

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Jason Rosinsky

Jason Rosinsky 2182 S.E. SHIPPING RD PORT ST LUCIE, FL 34952 (561) 337-9470

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SECRETARISES FLORIDATE



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FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

July 15, 1998

JASON ROSINSKY 2182 S.E. SHIPPING ROAD PORT ST LUCIE, FL 34952

SUBJECT: INTRACOASTAL FINANCIAL CORP.

Ref. Number: W98000016064

We have received your document for INTRACOASTAL FINANCIAL CORP. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The articles of incorporation must be prepared in compliance with section 607.0202, Florida Statutes. Please refer to this section of the law.

Bylaws are not filed with this office. Please retain them for your records.

We are enclosing the proper form(s) with instructions for your convenience.

The attached form must be completed in order to file the document.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6933.

Dana Calloway Document Specialist

Letter Number: 498A00037645

ARTICLES OF INCORPORATION

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:

INTRACOASTAL FINANCIAL CORP.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

2182 S.E. SHIPPING ROAD, PORT ST LUCIE, FL 34952

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

FIVE HUNDRED (500)

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

JASON ROSINSKY - 2182 S.E. SHIPPING ROAD, PORT ST LUCIE, FL 34952

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ARTICLE V INCORPORATOR

The <u>name and address</u> of the incorporator to these Articles of Incorporation are:

JASON ROSINSKY - 2182 S.E. SHIPPING ROAD, PORT ST LUCIE, FL 34952

Signature/Incorporator 7/23)98
Date

(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 obligations of my position as registered agent

Signature/Registered Agent Date