

P 980000 90119

Florida Department of State

Division of Corporations

Public Access System

Sandra B. Mortham, Secretary of State

Electronic Filing Cover Sheet

Note: Please print this page and use it as a cover sheet. Type the fax audit number (shown below) on the top and bottom of all pages of the document.

(((H98000019541 5)))

Note: DO NOT hit the REFRESH/RELOAD button on your browser from this page. Doing so will generate another cover sheet.

To:

Division of Corporations
Fax Number : (850) 487-6013

From:

Account Name : EMPIRE CORPORATE KIT COMPANY
Account Number : 072450003255
Phone : (305) 541-3694
Fax Number : (305) 541-3770

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

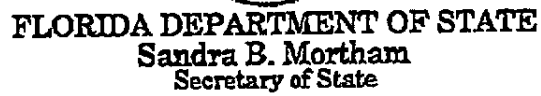
98 OCT 22 PM 12:59

FILED

FLORIDA PROFIT CORPORATION OR P.A.**AFFORDABLE RATES MORTGAGE, INC.**

Certificate of Status	0
Certified Copy	1
Page Count	05
Estimated Charge	\$78.75

10/22/98
MM



EMPIRE

FAX Aud. #: H98000019541
Letter Number: 598A00051995

⑤

498000019541
ARTICLES OF INCORPORATION OF
Affordable Rates Mortgage, Inc.

FILED
98 OCT 22 PM 12:58
TALLAHASSEE, FLORIDA
SECRETARY OF STATE

The undersigned subscribes to these Articles of Incorporation, natural person, competent to contract, does hereby form a corporation for profit under the laws of the State of Florida. Corporate existence shall begin upon acceptance of these Articles. This corporation is to be a Small Business Corporation as defined in Section 1244 Subdivision (c)(2) of the Internal Revenue Code.

ARTICLE I. Name. The name of the corporation is
Affordable Rates Mortgage, Inc.

ARTICLE II. Term of Existence. This corporation shall have perpetual existence.

ARTICLE III. Nature of Business. This corporation may engage in any activity or business permitted under the laws of the United States and of this State.

ARTICLE IV. Capital Stock. This corporation is authorized to issue 1000 shares with \$1.00 par value.

ARTICLE V. Voting Rights. Except as otherwise provided by law, the entire voting power for the election of Directors and for all other purposes shall be vested exclusively in the holders of the outstanding common shares.

ARTICLE VI. Preemptive Rights. Every shareholder upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro-rate share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

Prepared By: David Hernandez
210 University Dr. #502
Coral Springs, FL 33071
954-346-7288

498000019541

498000019541

ARTICLE VII. Initial Registered Principal Office and

Agent. The street address of the initial registered office of this corporation is: 6101 Pembroke Road, Hollywood, Florida 33021 and the name of the initial registered agent of this Corporation at that address is Melissa Rash.

ARTICLE VIII. Initial Board of Directors. The corporation shall have 1 Director(s) initially. The number of Directors may be either increased or diminished from time to time by the by-laws but never be less than one. The name and address of the initial Directors of this corporation is:

Melissa Rash
6101 Pembroke Road
Hollywood, Florida 33021

ARTICLE IX. Officers. The initial officers of the corporation will be: Melissa Rash/President, Treasurer and Secretary.

ARTICLE X. Incorporator. The person signing these Articles of Incorporation has the following name and address:

Melissa Rash
6101 Pembroke Road
Hollywood, Florida 33021

ARTICLE XI. By-Laws. The power to adopt, alter, amend or re-peal by-laws shall be vested in the Board of Directors and the shareholders.

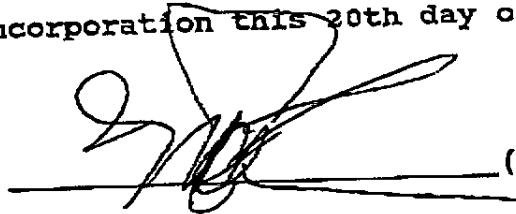
ARTICLE XII. Amendment. The corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment thereto, and any right conferred upon the shareholders is subject to this reservation.

ARTICLE XIII. The Street address of the Principal place of business is: 6101 Pembroke Road, Hollywood, Florida, 33021.

498000019541

498000019541

IN WITNESS WHEREOF, the undersigned subscriber has
executed these Articles of Incorporation this 20th day of
October 1998.

 (SEAL)

STATE OF FLORIDA
COUNTY OF BROWARD

BEFORE ME, the undersigned authority, personally
appeared, Melissa Rash known to be and known by me
to be the person who executed the foregoing Articles
of Incorporation and he acknowledged before me that he
executed the same for the use and purposes therein expressed.

WITNESS my hand and official seal this 20th day of
October 1998.

NOTARY PUBLIC

My Commission Expires: _____

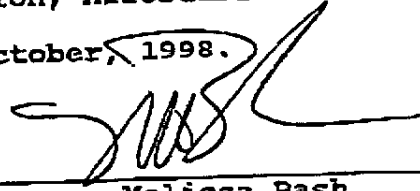
498000019541

498000019541

CONSENT TO APPOINTMENT AS REGISTERED AGENT

TO: Secretary of State
of Florida
Division of Corporations Department of State
Tallahassee, FL 32304

I, Melissa Rash, do hereby consent to serve as
registered agent for the Corporation, Affordable Rates
Mortgage, Inc. this 20th day of October, 1998.



Melissa Rash

Address of registered agent:

6101 Pembroke Road
Hollywood, Florida 33021

FILED

98 OCT 22 PM 12:59

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

498000019541