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J+F Mortgage Group 109 Waltham Are. Onlando, FL 32809

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Office Use Only

Examiner's Initials

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ARTICLES OF INCORPORATION

ARTICLE 1 - NAME

The name of the Corporation is

J & F MORTGAGE GROUP, INC.

ARTICLE 2 - PURPOSE OF CORPORATION

The Corporation shall engage in any activity of business permitted under the laws of the United State and of the State of Florida.

ARTICLE 3 - PRINCIPAL OFFICE

The address of the principal office of this Corporation is:

709 WALTHAM AVENUE ORLANDO, FLORIDA 32809

ARTICLE 4 - INCORPORATOR

The name and street address of the incorporator of this Corporation is:

SERGIO E. ORTIZ 709 WALTHAM AVENUE ORLANDO, FLORIDA 32809

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

___15<u>__day___</u> MAY ____,19_99_.

LUIS R. CALDERON
MY COMMISSION # CC 798323
EXPIRES: December 20, 2002
Bonded Thru Notary Public Underwriters

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SECRETARY OF STATI

ARTICLE 5 - OFFICERS

The officers of the Corporation shall be:

Chaiman / President:

Vice-President:

Secretary: Treasurer RAMON ORTEGA DILCIA E. ORTEGA

SERGIO E. ORTIZ

DILCIA E. ORTEGA

40 SHARES AT \$1.00 PAR VALUE 35 SHARES AT \$1.00 PAR VALUE

25 SHARES AT \$1.00 PAR VALUE

ARTICLE 6 - DIRECTOR

The Director(s) of the Corporation shall be:

DILCIA E. ORTEGA SERGIO E. ORTIZ

ARTICLE 7 - SHARES

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

100 SHARES AT \$1.00 PAR VALUE

ARTICLE 8 - REGISTERED OWNERS

The Corporation, to the extent permitted by law, shall be entitled to treat the person in whose name any share or right is registered on the books if the Corporation as the owner thereto, for all purposes, and except as may be agreed in writing by the Corporation, the Corporation small not be bound to recognize any equitable or other claim to, or interest in, such share or right on the part of any other person, whether or not the Corporation shall have notice thereof.

ARTICLE 9 - EFFECTIVE DATE

These Articles of Incorporation shall be effective immediately upon approval of the Secretary of State, State of Florida.

ARTICLE 10 - AMENDMENT

The Corporation reserves the right to amend, after, change or repeal any provision contained in these Articles of Incorporation, or in any amendment hereto, or to add any provision to these Article of Incorporation or to any amendment hereto, in any manner now or hereafter prescribed or permitted by the provisions of any applicable statute of the State of Florida, and all rights conferred upon shareholders in these Articles of Incorporation or any amendment hereto are granted subject to this reservation.

CERTIFICATE OF DESIGNATION REGISTER AGENT / REGISTERED OFFICER

Pursuant to the provisions of sections 607.0501, Florida Statutes, the undersigned Corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered the registered officer / registered agent, in the State of Florida.

1. The name of the Corporation is:

J & F MORTGAGE GROUP, INC.

2. The name and address of the registered agent and office is:

SERGIO E. ORTIZ 709 WALTHAM AVE. ORLANDO, FLORIDA 32809 99 MAY 20 AM IO: 11
SECRETARY OF STATE
TALL AHASSEE, FLORIDA

HAVING BEEN NAMED AS REGISTERD 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 COMPLETED PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

SIGNATURE

DATE

5/13/99