

Division of Corporations

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**Florida Department of State**  
Division of Corporations  
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**((H99000021309 2)))**

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**To:**

Division of Corporations  
Fax Number : (850) 922-4001

**From:**

Account Name : MIDLAND ENTERPRISES, INC./PARALEGAL ASSOCIATES  
Account Number : 119990000034  
Phone : (954) 565-7723  
Fax Number : (954) 568-6771

**FLORIDA PROFIT CORPORATION OR P.A.****Better Mortgage Company Inc**

|                       |         |
|-----------------------|---------|
| Certificate of Status | 1       |
| Certified Copy        | 0       |
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F. G. 8/25/99 AUG 25 1999

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TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION  
OF  
BETTER MORTGAGE COMPANY INC.

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TALLAHASSEE, FLORIDA

THE UNDERSIGNED, has executed the following document as incorporator of the above named Corporation, a Corporation organized under the laws of the State of Florida, and all the rights, duties and obligation of undersigned as incorporator, and those of the Corporation, are to be determined in accordance with the laws of the State of Florida.

ARTICLE ONE: NAME

The name of this Corporation shall be :

BETTER MORTGAGE COMPANY INC.

ARTICLE TWO: NATURE OF BUSINESS

The general nature of the Business to be transacted by this Corporation is to do all things which natural persons might or could lawfully do in the premises. This Corporation shall commence existence upon the filing of these Articles of Incorporation by the Department of State, State of Florida, and shall have perpetual existence.

ARTICLE THREE: CAPITAL STOCKS

The aggregate number of shares which the Corporation shall have authority to issue is the total sum of one hundred (100) shares, having an individual par value of \$ 1.00 per share. Unless otherwise stated in these articles, or in an amendment to these articles, there shall be one (1) class of stock of this Corporation.

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Fort Lauderdale, FL 33311

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**ARTICLE FOUR: INITIAL CAPITAL**

This Corporation shall begin business with a capital of not less than one hundred dollars (\$100.00).

**ARTICLE FIVE: TERM OF EXISTENCE**

This Corporation shall have perpetual existence unless dissolved by action of law.

**ARTICLE SIX: ADDRESS**

The initial post office address of this Corporation in the State of Florida is:

771 W OAKLAND PK BLVD  
FT LAUDERDALE FL 33311

**ARTICLE SEVEN: DIRECTORS**

This Corporation shall have not less than ONE (1) Director initially. The number of Directors may be increased from time to time as the stockholders desire, in accordance with the by-laws hereof, but at no time shall there be a number less than one.

**ARTICLE EIGHT: INITIAL DIRECTORS**

The names and post office address of the First Board of Directors and Officers of this Corporation are as follows:

| NAME            | ADDRESS   | TITLE          |
|-----------------|---|----------------|
| EDWARD FRUCHTER | 771 W OAKLAND PK BLVD<br>FT LAUDERDALE FL 33311 | PRESIDENT      |
| ROBERT E. BROWN | 1095 NW 72 TERR<br>MARGATE FL 33063             | VICE-PRESIDENT |

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## ARTICLE NINE: SUBSCRIBERS

The name and post office address of each subscriber to these articles of incorporation, the number of shares of stock each agrees to take, and the value of the consideration paid therefore as follows:

| NAME            | ADDRESS   | NO. OF SHARES |
|-----------------|---|---------------|
| EDWARD FRUCHTER | 771 W OAKLAND PK BLVD<br>FT LAUDERDALE FL 33311 | 50            |
| ROBERT E. BROWN | 1095 NW 72 TERR<br>MARGATE FL 33063             | 50            |

## ARTICLE TEN: REGISTERED NAME &amp; OFFICE

The street address of the initial registered office and the name of the initial Resident Agent of this corporation shall be:

771 W OAKLAND PK BLVD  
FT LAUDERDALE FL 33311

Having been named as Registered Agent and to accept service 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.

*Edward Fruchter* *8/24/99*  
-----  
Signed  
Registered agent  
EDWARD FRUCHTER  
Dated

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**ARTICLE ELEVEN: AMENDMENT**

These articles of incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders, and approved at a stockholders meeting by a majority of the stockholders.

IN WITNESS WHEREOF, we hereunto set our hands and seals this  
24 day of AUGUST 1999.

SEAL

*Edward Fruchter*

EDWARD FRUCHTER  
INCORPORATOR

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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