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November 30, 1999

Florida Department of State  
Secretary of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

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-12/01/99--01066--005

\*\*\*\*\*70.00 \*\*\*\*\*70.00

RE: Articles of Incorporation of Mortgage Educators of America, Inc.

Dear Secretary of State:

Please find enclosed the original and one copy of the Articles of Incorporation of Mortgage Educators of America, Inc.

Also enclosed is our check in the amount of \$70.00 to cover the filing fees. Please return the extra copy to my office in the self-addressed stamped envelope which is provided.

Thank you for your cooperation.

Yours truly,

BIVENS, JONES & ASSOCIATES

Burney Bivens, Esquire

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Enclosures

FILED  
99 DEC -1 AM 9:12  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

D. BROWN DEC - 6 1999

ARTICLES OF INCORPORATION  
OF \_\_\_\_\_  
MORTGAGE EDUCATORS OF AMERICA, INC.

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned, acting as incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation:

ARTICLE I - NAME

The name of the corporation is Mortgage Educators of America, Inc.

ARTICLE II - TERM OF EXISTENCE

The period of duration of the corporation is perpetual.

ARTICLE III - NATURE OF BUSINESS

This corporation is organized for the purpose of educating existing and prospective homeowners with respect to mortgages and any other activity or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - AUTHORIZED SHARES

The aggregate number of shares that the corporation shall have the authority to issue is 7,500 shares of capital stock for the par value of \$0.01 per share. The sum of \$75.00, the par value of all shares of capital stock of the corporation that have been issued, shall be the stated capital of the corporation at any particular time. The holders of the outstanding capital stock shall be entitled to receive, when and as declared by the Board of Directors, dividends payable either in cash, in property, or in shares of the capital stock of the corporation. The shares of

#### ARTICLE IX - PREEMPTIVE RIGHTS

The holders of the common stock of this corporation shall have preemptive rights to purchase, at prices, terms and conditions that shall be fixed by the Board of Directors, such shares of the stock of this corporation as may be issued for money, or any property or services from time to time, in addition to that stock authorized and issued by the corporation. The preemptive right of any holder is determined by a ratio of the authorized and issued shares of common stock held by the holder of all shares of common stock currently authorized and issued.

#### ARTICLE X - CUMULATIVE VOTING

The shareholders of the corporation shall be allowed to vote their shares cumulatively so as to give one candidate as many votes as the number of directors to be elected, multiplied by the number of his shares, to distribute them among as many candidates as he may wish. Notice must be given by any shareholder to the President or a Vice-President of said corporation not less than twenty-four (24) hours prior to the time set for the holding of a shareholders' meeting for the election of directors that said shareholder intends to cumulate his vote at said election.

#### ARTICLE XI - SECTION 1244

This corporation and the shareholders hereof shall be subject to Section 1244 of the United States Internal Revenue Code.

IN WITNESS WHEREOF, the undersigned has made and subscribed these Articles of Incorporation at Orange Park, Clay County, Florida, on this 29<sup>th</sup> day of November, 1999.

  
NICHOLE JACKSON

the corporation are not to be divided into classes, and the corporation is not authorized to issue shares in series.

#### ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The principal place of business of the corporation is located in Duval County, Florida, and the address is 5350 Arlington Expressway, #3210, Jacksonville, FL 32211. The name of the initial registered agent is Nichole Jackson, and the initial registered office is 5350 Arlington Expressway, #3210, Jacksonville, FL 32211.

#### ARTICLE VI - DIRECTORS

The initial Board of Directors shall consist of one (1) member who need not be a resident of the State of Florida or a shareholder of the corporation.

#### ARTICLE VII INITIAL DIRECTORS

The names and address of the person who shall serve as Director until the first annual meeting of the shareholders, or until his successor shall have been elected and qualified, is as follows:

<u>NAME</u>	<u>ADDRESS</u>
Nichole Jackson	5350 Arlington Expressway, #3210 Jacksonville, FL 32211

#### ARTICLE VIII - INCORPORATOR

The name and address of the initial incorporator is as follows:

<u>NAME</u>	<u>ADDRESS</u>
Nichole Jackson	5350 Arlington Expressway, #3210 Jacksonville, FL 32211

STATE OF FLORIDA )

:SS

COUNTY OF CLAY )

BEFORE ME, the undersigned authority, personally appeared NICHOLE JACKSON, who is well known to be the person described in and who subscribed the above Articles of Incorporation, and she did freely and voluntarily acknowledge before me according to the law that she made and subscribed the same for the uses and purposes therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal at Orange Park, Clay County, Florida, on this 29<sup>th</sup> day of November 1999.



*Cara V. Johnson*

Notary Public - State of Florida  
My Commission Expires:

#### ACCEPTANCE OF REGISTERED AGENT

The undersigned hereby accepts her designation as registered agent for Mortgage Educators of America, Inc.

*Nichole Jackson*  
NICHOLE JACKSON

99 DEC -1 AM 9:12  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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