

P96000003536

TRANSMITTAL LETTER

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

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-01/03/96--01004--004
***122.50 ***122.50

SUBJECT: SUNCOAST MORTGAGE BANKERS, INC.

Enclosed is an original and one copy of the articles of Incorporation and a check for:

\$70.00

\$78.75

\$122.50

\$131.25

FROM: DONALD R. BALDACCINI

1511 Alegriano Avenue

Coral Gables, FL 33146

(305) 957-2511
(305) 665-4203

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1/11



ROBERT E. MILLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
32399-0150

December 11, 1995

Mr. Donald R. Baldaccini
1511 Alogriano Avenue
Coral Gables, FL 33146

Re: "Suncoast Mortgage Bankers, Inc."

Dear Mr. Baldaccini:

On November 3, 1995, the Division of Banking received your request for clearance to use the above-mentioned corporate name. This request was noticed in the Florida Administrative Weekly on November 17, 1995, for 21 days until December 8, 1995, for public comment.

Section 655.922(2)(a), Florida Statutes, states in pertinent part as follows:

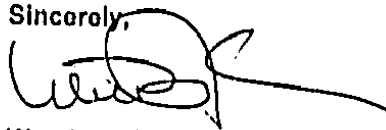
(2)(a) No person other than a bank shall, in this state:

1. Transact business under any name or title which contains the word "bank," "banking," or "trust company," or words of similar import, in any context or in any manner; or
2. Use any name, word, sign, symbol, or device in any context or in any manner; or
3. Circulate or use any letterhead, billhead, circular paper or writing of any kind, or otherwise advertise or represent in any manner, which indicates or reasonably implies that the business being conducted or advertised is the kind or character of business transacted or conducted by a bank or trust company or which is likely to lead any person to believe that such business is that of a bank or trust company.

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It is the opinion of this Department that your corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department is able to grant your request for approval of the corporate name, "Suncoast Mortgage Bankers, Inc.".

Sincerely,



Wm. Douglas Johnson
Assistant Director
Division of Banking
Suite 1401, The Capitol
Tallahassee, FL 32399-0350
(904) 488-1111

:kr

cc: Ms. Karon Beyer, Chief
Bureau of Corporate Records
Division of Corporations
Secretary of State's Office

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:

SUNCOAST MORTGAGE BANKERS, INC.

ARTICLE II PRINCIPAL OFFICE

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

1200 NW 78th Avenue Suite 213
Miami, FL 33126

ARTICLE III SHARES

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

500

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

DONALD R. BALDACCINI
1511 ALEGRIANO AVENUE
CORAL GABLES, FL 33146

ARTICLE V INCORPORATOR(S)

The name and street address of the incorporator to these Articles of Incorporation is:

Donald R. Baldaccini
1511 Alegriano Avenue
Coral Gables, Fl 33146

The undersigned incorporator has executed these Articles of Incorporation this 27th day of October, 1995.



Donald R. Baldaccini

LIST OF OFFICERS AND DIRECTORS
FOR
SUNCOAST MORTGAGE BANKERS, INC.

PRESIDENT/TREASURER:

DONALD R. BALDACCINI
1511 ALEGRIANO AVENUE
CORAL GABLES, FL 33146

VICE-PRESIDENT/SECRETARY:

TERRY NAVARRO
10022 SW 147TH PLACE
MIAMI, FL 33196

CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 OR 617.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

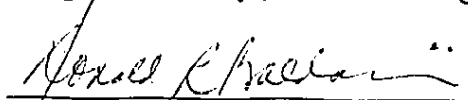
1. The name of the corporation is:

SUNCOAST MORTGAGE BANKERS, INC.
1200 NW 78th Avenue Suite 213
Miami, FI 33126

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

Donald R. Baldaccini
1511 Alegriano Avenue
Coral Gables, FI 33146

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.



Donald R. Baldaccini
Donald R. Baldaccini, President

DIVISION OF CORPORATIONS, P.O. BOX 6327, TALLAHASSEE, FL