

F 96000003176

Florida Department of State
Division of Corporations
Public Access System
Katherine Harris, Secretary of State

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(((H99000014990 8)))

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99 JUN 25 AM 8:41
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

BASIC AMENDMENT

SECURITY NATIONAL MORTGAGE CORP.

Certificate of Status	1
Certified Copy	0
Page Count	03
Estimated Charge	\$43.75

NAME CHANGE

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DC

JUN-24-99 16:08

FROM-BUSINESS SERVICES

T-024 P.01/09 F-396



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

June 22, 1999

SECURITY NATIONAL MORTGAGE CORP.
700 W GERMANTOWN PIKE
E NORRITON, PA 19403US

SUBJECT: SECURITY NATIONAL MORTGAGE CORP.
REF: F96000003176

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

An original, duly authenticated certificate from the state of incorporation/organization evidencing the amendment, must be submitted with the application. The certificate must have been issued within the past 90 days.

IF THE ACTUAL AMENDMENT DOCUMENT IS BEING CERTIFIED, IT IS UNCLEAR. WE MUST HAVE A CERTIFICATE OR A CERTIFIED COPY OF THE NAME CHANGE.

✓**PLEASE CORRECT #3, THE DATE OF QUALIFICATION TO READ "6/24/96".

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6880.

Karen Gibson
Corporate Specialist

FAX Aud. #: H99000014990
Letter Number: 299A00033221

Division of Corporations - P.O. BOX 6327 -Tallahassee, Florida 32314

JUN-24-99 16:08

FROM-BUSINESS SERVICES

T-024 P.02/09 F-396



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THE CERTIFICATE MUST EVIDENCE THE NAME CHANGE.

The FAX audit number must be on the top and bottom of each page of the document.

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Karen Gibson
Corporate Specialist

FAX Aud. #: H99000014990
Letter Number: 299A00033109

Division of Corporations - P.O. BOX 6327 -Tallahassee, Florida 32314

HT10000171100

PROFIT CORPORATION
APPLICATION BY FOREIGN PROFIT CORPORATION TO FILE AMENDMENT TO
APPLICATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA
(Pursuant to s. 607.1504, F.S.)

SECTION I
(1-3 MUST BE COMPLETED)

1. Security National Mortgage Corp.
Name of corporation as it appears on the records of the Department of State.
2. PA
Incorporated under laws of
3. 6-24-96
Date authorized to do business in Florida

SECTION II
(4-7 COMPLETE ONLY THE APPLICABLE CHANGES)

4. If the amendment changes the name of the corporation, when was the change effected under the laws of its jurisdiction of incorporation? 6-2-99
5. Lowestrade.com, Inc.
~~Name of corporation after the amendment, adding suffix "corporation," "company" or "incorporated," or appropriate abbreviation, if not contained in new name of the corporation.~~
6. If the amendment changes the period of duration, indicate new period of duration.

New Duration
7. If the amendment changes the jurisdiction of incorporation, indicate new jurisdiction.

New Jurisdiction
- 99 JUN 25 AM 8:
SECRETARY OF ST
TALLAHASSEE, FLO


Signature

6-2-59

Robert W. Ross
Typed or printed name

Pres _____
Time _____

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

99 JUN 25 AM 8:41

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JUN-24-99 16:13

FROM-BUSINESS SERVICES

T-024 P.09/09 F-396

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COMMONWEALTH OF PENNSYLVANIA

DEPARTMENT OF STATE

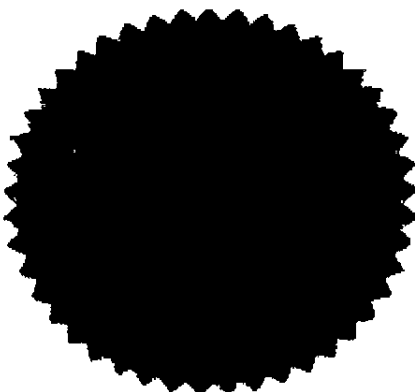
JUNE 18, 1999

TO ALL WHOM THESE PRESENTS SHALL COME GREETING

LOWESTRATE.COM, INC.

I, Kim Pizzingrilli, Secretary of the Commonwealth of Pennsylvania do hereby certify that the foregoing and annexed is a true and correct photocopy of Articles of Incorporation and all Amendments

which appear of record in this department



IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Seal of the Secretary's Office to be affixed, the day and year above written

Kim Pizzingrilli

Secretary of the Commonwealth

CFEN

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MAR 17 1993

Microfilm Number _____

Filed with the Department of State on _____

Entity Number 2292340

Secretary of the Commonwealth

ARTICLES OF INCORPORATION FOR PROFIT
OF

SECURITY NATIONAL MORTGAGE CORP.

Name of Corporation
A TYPE OF CORPORATION INDICATED BELOW

Indicate type of domestic corporation:

☒ Business-stock (15 Pa.C.S. § 1305)☐ Management (15 Pa.C.S. § 2702)☐ Business-nonstock (15 Pa.C.S. § 2102)☐ Professional (15 Pa.C.S. § 2303)☐ Business-statutory close (15 Pa.C.S. § 2303)☐ Insurance (15 Pa.C.S. § 3101)☐ Corporate (15 Pa.C.S. § 7102)

DSCB:15-1305/2102/2303/2702/2903/3101/7102A (Rev 91)

In compliance with the requirements of the applicable provisions of 15 Pa.C.S. (relating to corporations and unincorporated associations) the undersigned, desiring to incorporate a corporation for profit hereby, state(s) that:

1. The name of the corporation is: SECURITY NATIONAL MORTGAGE CORP.

2. The (a) address of this corporation's initial registered office in this Commonwealth or (b) name of its commercial registered office provider and the county of venue is:

(a) ONE SENTRY PARKWAY SUITE 6000 BLUE BELL, PENNSYLVANIA 19422 Montgomery
Number and Street City State Zip County(b) c/o: _____
Name of Commercial Registered Office Provider County

For a corporation represented by a commercial registered office provider, the county in (b) shall be deemed the county in which the corporation is located for venue and official publication purposes.

3. The corporation is incorporated under the provisions of the Business Corporation Law of 1988.

4. The aggregate number of shares authorized is: 1000 (other provisions, if any, attach 8 1/2 x 11 sheet)5. The name and address, including number and street, if any, of each incorporator is:
Name AddressRobert J. Ross 1153 Chanticleer Cherry Hill N.J. 080036. The effective date, if any, is: _____
month day year hour, if any

PA DEPT. OF STATE

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DSCB:15-1306/2102/2303/2702/2903/3101/7102A (Rev 91)-2

7. Additional provisions of the articles, if any, attach an 8 1/2 x 11 sheet.

8. Statutory close corporation only: Neither the corporation nor any shareholder shall make an offering of any of its shares of any class that would constitute a "public offering" within the meaning of the Securities Act of 1933 (15 U.S.C. § 77a et seq.).

9. Cooperative corporations only: (Complete and strike out inapplicable term) The common bond of membership among its members/shareholders is: _____

IN TESTIMONY WHEREOF, the incorporator(s) has (have) signed these Articles of Incorporation this 16 th day of March, 19 93.

[Signature]
(Signature)

(Signature)

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JUN-24-98 11:31 FROM-BUSINESS SERVICES T-317 P.02/14 JUN 22 1998

Entity Number 1292540 9941-1091

Kim Duggan
Secretary of the Commonwealth

ARTICLES OF AMENDMENT-DOMESTIC BUSINESS CORPORATION

PSC2 15-1815 (Rev. 90)

In compliance with the requirements of 15 Pa.C.S. § 1815 relating to articles of amendment, the undersigned business corporation, seeking to amend its Articles, hereby states that:

- The name of the corporation is: Security National Mortgage Corp.
- The (a) address of this corporation's current registered office in this Commonwealth or (b) name of its commercial registered office provider and the county of venue is (the Department is hereby authorized to correct the following information to conform to the records of the Department):
 (a) 700 West Germantown Pk., Suite 100, Fan Norton, PA 19403
 Number and Street City State Zip Montgomery
 County
 (b) Montgomery
 Name of Commercial Registered Office Provider County
 For a corporation represented by a commercial registered office provider, the county in (a) shall be deemed the county in which the corporation is located for venue and official publication purposes.
- The statute by or under which it was incorporated is: 15 Pa.C.S. 1306
- The date of its incorporation is: 3/ 17/ 1993
- (Check, and if appropriate complete, one of the following):
☒ The amendment shall be effective upon filing these Articles of Amendment in the Department of State.
☐ The amendment shall be effective on: _____ at _____
 Date Hour
- (Check one of the following):
☐ The amendment was adopted by the shareholders or members pursuant to 15 Pa.C.S. § 1814(a) and (b).
☒ The amendment was adopted by the board of directors pursuant to 15 Pa.C.S. § 1814(c).
- (Check, and if appropriate complete, one of the following):
☒ The amendment adopted by the corporation, set forth in full, is as follows:
The name of the corporation is: Lowestrata.com, Inc.

☐ The amendment adopted by the corporation is set forth in full in Exhibit A attached hereto and made a part hereof.

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JUN-02-99 11:31 FROM-BUSINESS SERVICES

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T-517 P.04/14 F-474

9941-1092

3. (Check if the amendment restates the Articles):

☐ The restated Articles of Incorporation supersede the original Articles and all amendments thereto.IN TESTIMONY WHEREOF, the undersigned corporation has caused these Articles of Amendment to be signed by a duly authorized officer thereof this 17 day of JUNE, 19 99.Security National Mortgage Corp.

(Name of Corporation)

BY: [Signature]

(Signature)

TITLE Robert Ross, President

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