

F97000005614

TRANSMITTAL LETTER

To: Qualification/Tax Lien Section
Division of Corporations

SUBJECT: Mortgage Alternatives, Inc. A Utah Corporation
(Name of corporation - must include suffix)

Dear Sir or Madam:

500002288775--117
-09/10/97--01005--001
*****78.75 *****78.75

The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida",
"Certificate of Existence", and check are submitted to register the above referenced foreign corporation to
transact business in Florida.

W97-21010

Please return all correspondence concerning this matter to the following:

Robert A. Stubbs

(Name of Person)

Mortgage Alternatives, Inc.

(Firm/Company)

3761 South 700 East Suite 201

(Address)

Salt Lake City, Utah 84107

(City/State/Zip)

Should you need to call someone concerning this matter, please call:

Robert A. Stubbs

(Name of Person)

at (801) 266-9770

(Area Code & Daytime Telephone Number)

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 OCT 24 AM 10:00

COURIER ADDRESS:

Qualification/Tax Lien Section
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

MAILING ADDRESS:

Qualification/Tax Lien Section
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314



FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham
Secretary of State

September 12, 1997

ROBERT A. STUBBS
%MORTGAGE ALTERNATIVES, INC.
3761 SOUTH 700 EAST STE 201
SALT LAKE CITY, UT 84107

SUBJECT: MORTGAGE ALTERNATIVES, INC.
Ref. Number: W97000021010

We have received your document for MORTGAGE ALTERNATIVES, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The date first transacted business in Florida within the meaning of s. 607.1501 or 608.501, F.S., must be set forth in section 6 of the application. If the corporation/limited liability company has not yet transacted business in Florida within this meaning, please insert the words "upon qualification" in lieu of a date. (Note: Pursuant to s. 607.1502(4), F.S., this office collects a civil penalty of \$1000 for each year other than the application filing year, that a foreign corporation or limited liability company transacts business in this state without authority along with the past annual report fees due this office.)

The name designated in your document is not available. Therefore, the corporation must adopt an alternate name for use in the state of Florida. To adopt an alternate name the corporation must submit a corporate resolution by the board of directors adopting the alternate name for use in the state of Florida. Please note the corporate resolution must be signed by the chairman, vice chairman, or an officer of the corporation. The alternate name must contain a corporate suffix. Such suffixes include: Corporation, Corp., Incorporated, Inc., Company, and CO.

Please RETURN ALL DOCUMENTATION to the ATTENTION of the DOCUMENT SPECIALIST indicated.

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) 487-6097.

Michael Mays
Document Specialist

Letter Number: 197A00045388



FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham
Secretary of State

September 22, 1997

ROBERT A. STUBBS
%MORTGAGE ALTERNATIVES, INC.
3761 SOUTH 700 EAST STE 201
SALT LAKE CITY, UT 84107

SUBJECT: MORTGAGE ALTERNATIVES, INC.
Ref. Number: W97000021010

We have received your document for MORTGAGE ALTERNATIVES, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The alternate name Alternative Mortgage, Inc. is not available also; so therefore you would need to adopt another name.

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) 487-6097.

Michael Mays
Document Specialist

Letter Number: 397A00046736



FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham
Secretary of State

October 15, 1997

ROBERT A. STUBBS
%MORTGAGE ALTERNATIVES, INC.
3761 SOUTH 700 EAST STE 201
SALT LAKE CITY, UT 84107

SUBJECT: MORTGAGE ALTERNATIVES, INC.
Ref. Number: W97000021010

We have received your document for MORTGAGE ALTERNATIVES, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The alternate name Alternative Mortgage, Inc. is not available also; so therefore you would need to adopt another name. PLEASE NOTE: We are re-sending this letter and a blank resolution form, as requested today in a phone call from your office.

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) 487-6958.

Lee Rivers
Document Examiner

Letter Number: 397A00046736

PLEASE NOTE: We are re-sending this letter and a blank resolution form, as requested today in a phone call from your office.

RESOLUTION OF BOARD OF DIRECTORS

(Please print or type)

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SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 OCT 24 AM 10:00

I, the undersigned Robert A. Stubbs, do hereby certify
(Name)

that this Resolution of the Board of Directors of _____

Mortgage Alternatives, Inc.

(Corporate Name)

a corporation duly organized and existing under the laws of the State of Utah,

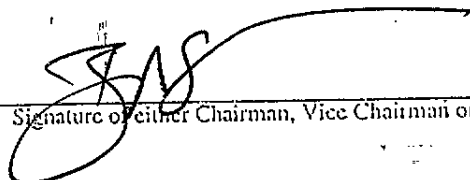
was duly adopted on October 21, 1997, 19____.

Be it resolved, that Mortgage Alternatives, Inc.
(Corporate Name)

organized and existing in the State of Utah, hereby adopts the name

Mortgage Alternatives of Indian River County for use in Florida.

Dated: 10/21/97


Signature of either Chairman, Vice Chairman or any officer

Robert A. Stubbs

Type or print name

**APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT
BUSINESS IN FLORIDA**

*IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO
REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA.*


1. Mortgage Alternatives, Inc. A Utah Corporation
(Name of corporation; must include the word "INCORPORATED", "COMPANY", "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present.)
2. Utah 3. 84-1373982
(State or country under the law of which it is incorporated) (FEI number, if applicable)
4. 1/6/97 5. Perpetual
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")
6. UPON QUALIFICATION
(Date first transacted business in Florida.) (SEE SECTIONS 607.1501, 607.1502 and 817.155, F.S.)
7. 3761 South 700 East Suite 201 Salt Lake City, Utah 84107
(Current mailing address)

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DIVISION OF CORPORATIONS
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8. Correspondent Mortgage Lender
(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)
9. Name and street address of Florida registered agent: (P.O. Box or Mail Drop Box NOT acceptable)
- Name: James E. Stubbs
- Office Address: 1475 23rd Ave SW
Vero Beach, Florida, 32962
(Zip code)

10. Registered agent's acceptance:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, 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 relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.


(Registered agent's signature)

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

12. Names and addresses of officers and/or directors: (Street address **ONLY** - P.O. Box **NOT** acceptable)

A. DIRECTORS (Street address only - P.O. Box NOT acceptable)

Chairman: N/A

Address: _____

Vice Chairman: _____

Address: _____

Director: _____

Address: _____

Director: _____

Address: _____

B. OFFICERS (Street address only - P.O. Box NOT acceptable)

President: Robert A. Stubbs

Address: 3761 South 700 East Suite 201 Salt Lake City, Utah 84107

Vice President: Hal S. Cozzens

Address: 3761 South 700 East Suite 201 Salt Lake City, Utah 84107

Secretary: _____

Address: _____

Treasurer: _____

Address: _____

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

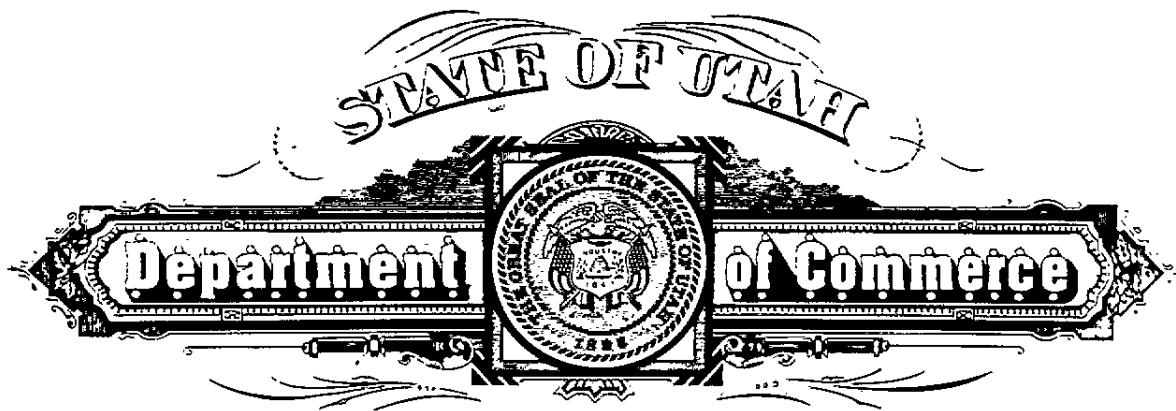
13. _____

(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. Robert A. Stubbs President, C.E.O.

(Typed or printed name and capacity of person signing application)

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 OCT 24 AM 10:00



CERTIFICATION OF GOOD STANDING

THE UTAH DIVISION OF CORPORATIONS AND COMMERCIAL
CODE HEREBY CERTIFIES THAT

MORTGAGE ALTERNATIVES, INC.

is a Utah corporation and is qualified to transact business in the State
of Utah, and that its most recent annual report required by Utah law
has been filed, and that Articles of Dissolution have not been filed.
A Certificate of Incorporation was issued from this office on
JANUARY 6, 1997 and said corporation is in good standing, as
appears of record in the offices of the Division.

This certification is not intended to reflect the financial condition,
business activity or practices of this corporation.

File Number: *CO 196702*



Dated this 7TH day
of July, 19 97.

Korla S. Woods

Korla T. Woods
Director, Division of
Corporations and Commercial Code

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 OCT 24 AM 10:00