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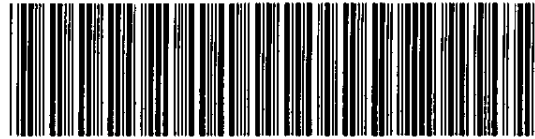
(Business Entity Name)

(Document Number)

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FLORIDA DEPARTMENT OF STATE
Division of Corporations

October 9, 2008

RON GARDNER
9084 ARUNDEL WAY
JACKSONVILLE, FL 32257

SUBJECT: BEST MORTGAGE PRACTICES OF AMERICA INC.
Ref. Number: W08000046671

We have received your document for BEST MORTGAGE PRACTICES OF AMERICA INC. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

Section 617.0202(d), Florida Statutes, requires the manner in which directors are elected or appointed be contained in the articles of incorporation or a statement that the method of election of directors is as stated in the bylaws.

Section 607.0120(6)(b), or 617.0120(6)(b), Florida Statutes, requires that articles of incorporation be executed by an incorporator.

Please return the corrected original and one copy of 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) 245-6995.

Wanda Cunningham
Regulatory Specialist II
New Filing Section

Letter Number: 808A00053272

COVER LETTER

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

SUBJECT: Best Mortgage Practices of America Inc.
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed is an original and one(1) copy of the Articles of Incorporation and a check for :

☐ \$70.00
Filing Fee

☐ \$78.75
Filing Fee &
Certificate of
Status

☐ \$78.75
Filing Fee
& Certified Copy

☒ \$87.50
Filing Fee,
Certified Copy
& Certificate

ADDITIONAL COPY REQUIRED

FROM: Ron Gardner
Name (Printed or typed)

9084 Arundel Way
Address

Jacksonville, FL 32257
City, State & Zip

Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION
In Compliance with Chapter 617, F.S., (Not for Profit)

ARTICLE I NAME

The name of the corporation shall be:

Best Mortgage Practices of America Inc.

ARTICLE II PRINCIPAL OFFICE

The principal street address and mailing address, if different is:

9084 Arundel Way
Jacksonville, FL 32257

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

To provide consumer advocacy and to identify ethical mortgage lenders and brokers. Lenders and brokers who follow a strict code of ethics will be certified based on credentials, systems, and experience. The group will promote such certified lenders and agents in the industry. The corporation will be operated in accordance with Section 501 (c) (6) of the Internal Revenue Code. Upon dissolution, assets will be distributed to other non-profits. +

ARTICLE IV MANNER OF ELECTION

The manner in which the directors are elected or appointed:

The method of election or appointment of the Board of Directors is stated in the Bylaws.

ARTICLE V INITIAL DIRECTORS AND/OR OFFICERS

List name(s), address(es) and specific title(s):

Ron Gardner, President - 9084 Arundel Way, Jacksonville, FL 32257
Lani Gardner, Vice President - 9084 Arundel Way, Jacksonville, FL 32257
J. Robert Benson, Secretary/Treasurer - 12762 Fernbank Ln., Jacksonville, FL 32223
Keith Johnson, Board Member - 1351 Alderman Rd. E. Jacksonville, FL 32211

ARTICLE VI INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address (P.O. Box NOT acceptable) of the registered agent is:

Keith E. Johnson CPA, 1351 Alderman Rd. E. Jacksonville, FL 32211

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

Keith E. Johnson CPA, 1351 Alderman Rd. E. Jacksonville, FL 32211

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

Keith E Johnson
Signature/Registered Agent

12/20/08
Date

Keith E Johnson
Signature/Incorporator

12/20/08
Date