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LAW OFFICE OF  
M. JOSEPH DICKERSON, P.A.

Attorneys and Counsellors at Law

BRANDON LAKES PLAZA  
2020 WEST BRANDON BLVD., SUITE 206  
BRANDON, FLORIDA 33511

TELEPHONE (813) 655-1801  
FACSIMILE (813) 655-1901

December 16, 1999

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

Re: Incorporation: ~~Loan Depot, Inc.~~

*Optimum Mortgage, Inc.*

Dear Sir/Madam:

400003074674--3  
-12/20/99--01052--014  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

Enclosed please find the following:

1. One original and a copy of the Articles of Incorporation for the above referenced corporation.
2. A check in the amount of \$78.75 made payable to the Secretary of State to cover the appropriate filing fees.

Please file the Articles of Incorporation and return your Certificate of Incorporation and a certified copy of the Articles of Incorporation to me at the above address.

If you have any questions or problems, please contact me. Thank you in advance for your cooperation.

Sincerely,

*Edward L. Young, Jr.*  
Edward L. Young, Jr.

Enclosures

FILED  
00 JAN -6 PM 1:56  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

1/1/99-39347

JAN 7 2000



FLORIDA DEPARTMENT OF STATE  
Katherine Harris  
Secretary of State

December 23, 1999

EDWARD L. YOUNG, JR./M. JOSEPH DICKERSON, P.A.  
BRANDON LAKES PLAZA  
2020 WEST BRANDON BLVD., STE. 206  
BRANDON, FL 33511

SUBJECT: LOAN DEPOT, INC.  
Ref. Number: W99000029247

We have received your document for LOAN DEPOT, 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 name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

**Adding "of Florida" or "Florida" to the end of a name is not acceptable.**

Please return the 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) 487-6972.

Doris Brown  
Document Specialist

Letter Number: 299A00060033

**ARTICLES OF INCORPORATION  
OF  
OPTIMUM MORTGAGE, INC.**

**FILED**  
00 JAN -6 PM 1:56  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**ARTICLE I - NAME**

The name of this Corporation is: Optimum Mortgage, Inc.

**ARTICLE II - DURATION**

The duration of the Corporation shall be perpetual.

**ARTICLE III - PURPOSE**

The Corporation is formed for the purpose of operating and transacting any and all lawful business.

**ARTICLE IV - CAPITAL STOCK**

This Corporation is authorized to issue 1,000 shares of no par value common stock, which shall be designated "Common Shares". Authorized capital stock may be paid for in cash, services, or property, at a just value to be fixed by the Board of Directors of this Corporation at any regular or special meeting.

Every shareholder, upon the sale for cash of any new stock of this Corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

**ARTICLE V - PRINCIPAL OFFICE**

The principal office of the Corporation is:

1902 Coral Tree Court  
Brandon, Florida 33511

The mailing address of this corporation shall be:

1902 Coral Tree Court  
Brandon, FL 33511

**ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT**

A. The street address of the initial registered office of this Corporation is:

1902 Coral Tree Court  
Brandon, Florida 33511

B. The name of the initial Registered Agent of this Corporation at such address is:

Marcelino C. Lopez, Jr.

**ARTICLE VII - INITIAL BOARD OF DIRECTORS**

This Corporation shall have one (1) Director initially. The number of Directors may be either increased or diminished from time to time by the bylaws but shall never be less than one. The name and address of the initial Director of this Corporation is:

Marcelino C. Lopez  
1902 Coral Tree Court  
Brandon, Florida 33511

**ARTICLE VIII - INCORPORATOR**

The name and address of the person signing these Articles is:

Edward L. Young, Jr., Esq.  
M. Joseph Dickerson, P.A.  
2020 W. Brandon Blvd., Suite 206  
Brandon, Florida 33511

**ARTICLE IX - BYLAWS**

The power to adopt, alter, amend or repeal bylaws shall be vested in the Board of Directors and the Shareholders. Every Amendment shall be approved by the Board of Directors, proposed by them to the Shareholders, and approved at a Shareholder's meeting by a majority of the stock entitled to vote thereon, unless all Directors and all the Shareholders of the stock sign a written statement manifesting their intention that a certain Amendment of these Articles of Incorporation be made.

**ARTICLE X - CALLING OF SPECIAL MEETING**

Special meetings of Shareholders may be called by the President, the Secretary, a majority of the Shareholders, the Board of Directors of this Corporation or a designee of any of the same.

#### **ARTICLE XI - REMOVAL OF DIRECTORS**

A majority interest of the Shareholders of the stock of this Corporation shall be entitled to remove any Director from office with or without cause during his term.

#### **ARTICLE XII - INTERESTED DIRECTORS CONTRACTS**

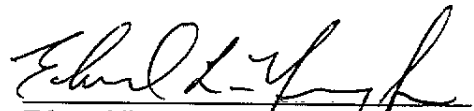
No contract or other transaction between the Corporation and one or more of its Directors or any other Corporation, firm, association, or entity in which one or more of its Directors or officers are financially interested shall be either void or voidable because of such relationship or interest or because such Director or Directors are present at the meeting of the Board of Directors or a committee thereof which authorizes, approves, or ratifies such contract or transaction or because his or their votes are counted for such purposes, if:

- a. The fact of such relationship or interest is disclosed or known to the Board of Directors or committee which authorizes, approves, or ratifies the contract or transaction by a vote or consent sufficient for the purpose without counting the votes or consents of such interested directors; or
- b. The fact of such relationship or interest is disclosed or known to the Shareholders entitled to vote and they authorize, approve, or ratify such contract or transaction by vote or written consent; or
- c. The contract or transaction is fair and reasonable as to the Corporation at the time it is authorized by the Board, a committee, or the Shareholders.

#### **ARTICLE XIII - EXTRAORDINARY ACTION**

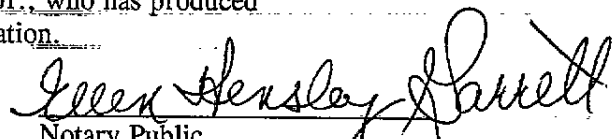
The affirmative vote of fifty percent (50%) plus one of the common stock of the Corporation represented at a meeting at which a quorum is present, shall be required to amend these Articles so as to increase or decrease the authorized number of, or change the designations, preferences, qualifications, limitations, restrictions, or special or relative rights of any of the various classes of shares; or to merge or consolidate the Corporation with or into any other Corporation or sell, lease, or convey all or substantially all of the assets of the Corporation, or voluntarily to dissolve, liquidate, or wind up its affairs.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 17<sup>th</sup> day of December, 1999.

  
Edward L. Young, Jr. Esq.

STATE OF FLORIDA  
COUNTY OF HILLSBOROUGH

THE FOREGOING INSTRUMENT was acknowledged before me this 17<sup>th</sup> day of December, 1999 by Edward L. Young, Jr., who has produced personally known as identification.

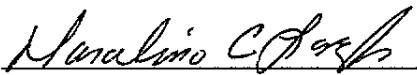
  
Notary Public

Printed Name of Notary



**ACKNOWLEDGEMENT OF RESIDENT AGENT**

Having been named to accept service of process for OPTIMUM MORTGAGE, INC. at the place designated in this Certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of Section 48.04, Florida Statutes, relative to keeping open said office.

  
\_\_\_\_\_  
Marcelino C. Lopez, Jr.

**FILED**  
00 JAN -6 PM 1:56  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA