POOCOOTO 86 00 JUL 18 AM \$: 43

SECRETARY OF STATE TALLAHASSEE, FLORIDA

TRANSMITTAL LETTER

Department of State Division of Corporations P.O. Box 6327 Tallahassee, FL 32314 Enclosed is an original and one(1) copy of the articles of incorporation and a check for : \$87.50 \$70.00 □ \$78.75 \$78.75 Filing Fee Filing Fee Filing Fee Filing Fee, & Certificate of Status & Certified Copy Certified Copy & Certificate of Status ADDITIONAL COPY REQUIRED Charlotte Wadsworth Name (Printed or typed) 5857 Bush Road

850-537-4921

Daytime Telephone number

Baker

Charlotle WalsontherVE

AUTHORIZATION BY PHONE TO

W-18129



FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

July 20, 2000

CHARLOTTE G WADSWORTH 5857 BUSH RD BAKER, FL 32531-8715

SUBJECT: ADVANTAGE MORTGAGE, INC.

Ref. Number: W00000018129

We have received your document for ADVANTAGE MORTGAGE, INC. and check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned to you for the following reason(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.

If you have any further questions concerning your document, please call (850) 487-6915.

Pamela Hall Document Specialist

Letter Number: 000A00039771

CHARLOTTE WADSWORTH

July 21, 2000

Florida Department of State Attn: Pamela Hall PO Box 6327 Tallahassee, FL 32314

Dear Ms. Hall:

Enclosed you will find the revised Articles of Incorporation. Please make sure to back date to the date standing should on the articles.

Thank you so much for all your help.

Sincerely,

Charlotte G. Wadsworth

FILED

ARTICLES OF INCORPORATION FOR

ADVANTAGE MORTGAGE OF BAKER, INC.

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I, the undersigned natural person, of the age of twenty-one years or more, acting as incorporated of ASSEE, FLORIDA corporation, under Florida Business Act, adopt the following articles of incorporation for such corporation:

ARTICLE I - NAME

The name of this corporation is Advantage Mortgage of Baker, Inc, Inc.

ARTICLE II - DURATION

The period of its duration is perpetual existence pursuant to the laws of the State of Florida.

ARTICLE III - PURPOSE

The purpose or purposes for which the corporation is organized are: to engage in any and all business activities or business enterprises permitted under the laws of the United States and the State of Florida; to purchase, sell or hold any and all property, both real and personal and to engage in any lawful business activity, both foreign and domestic.

ARTICLE IV - CAPITAL STOCK

The aggregate number of shares which the corporation shall have authority to issue 100 shares of common stock at a par value of \$1.00 per share.

ARTICLE V - INITIAL OFFICERS

The principle address and initial registered address and agent of this corporation shall be: 5857 Bush Road, Baker, Florida 32531. The initial agent, Charlotte G. Wadsworth, who upon accepting this designation agrees to comply with the provisions of Section 48.091, Florida Statutes as amended from time to time, with respect to keeping an office open for service of process.

ARTICLE VI - INITIAL BOARD OF DIRECTORS

Provisions limiting or denying shareholders the pre-emptive right to acquire additional of treasury shares of the corporation are none.

The number of directors may be increased or decreased from time to time by vote of the stockholders, but in no case shall the number of directors be less than one. Bylaws may provide for increase or change in the number of directors.

The names and addresses of the directors constituting the initial Board of Directors are:

NAME:

ADDRESS:

Charlotte G. Wadsworth

5857 Bush Road Baker, FL 32531

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ARTICLE VII - INITIAL CAPITALIZATION

The corporation shall have an initial capitalization of one hundred dollars (\$100.00).

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ARTICLE VII - CUMULATIVE VOTING

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Shareholder of this corporation may vote their stock cumulatively. Each shareholder shall have the total number of votes which is equal to the number of shares of stock with voting rights which such shareholder holds multiplied by the number of directors to be elected.

The shareholder may give all of their votes to one candidate or distribute them among as many candidates as the shareholder may wish.

Notice must be given by any shareholder to the President or Vice President of the corporation not less than 24 hours prior to the time set for the holding of a shareholder's meeting for the election of directors that such shareholder intends to accumulate his vote at said election.

ARTICLE IX - AMENDMENT

The Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors; proposed by them to the stockholders; and approved at a stockholder's meeting by a two-thirds (2/3) vote of those stockholders attending and allowed by vote.

ARTICLE X - INCORPORATOR

The Incorporator of the corporation is Charlotte G. Wadsworth, and he has agreed to accept the responsibilities that come with this role.

I hereby agree to accept the responsibilities given to me as incorporator of this corporation.

Charlotte G. Wadsworth, Incorporator/Registered Agent

Appeared, harlotte Wassworth, known to me to be the person whose name is subscribed to within these Articles of Incorporation.

WITNESS my hand and official seal this 6th day of July, 2000.

Notary Public

My Commission expires:

Identification Presented:

FLDL # Personally Known

TRACEY L. DOLLAR
Notary Public-State of FL
Comm. Exp: April 13, 2002
Comm. No: CC 733414