

JULY 27, 2000

FILED

00 AUG -2 PM 3: 37

DIVISION OF CORPORATIONS
P.O. BOX 6327
TALLAHASSEE, FL. 32314

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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-08/02/00--01067--002

*****70.00 *****70.00

TO WHOM IT MAY CONCERN:

ENCLOSED YOU WILL FIND OF ARTICLES OF INCORPORATION
AND FILING FEES. AFTER THESE ARE REGISTERED WITH THE STATE
WOULD YOU PLEASE FORWARD THE LETTER OF ACCEPTANCE TO THE
FOLLOWING ADDRESS.

SINCERELY,

Vicki Vigna

VICKI VIGNA
6990 - 82ND AVENUE N
PINELLAS PARK, FL. 33781
PHONE (727) 546-3797

RA 8/7/00

ARTICLES OF INCORPORATION
OF
NARUNS MORTGAGE SERVICES, INC.

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ARTICLE ONE

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The name of the corporation is Naruns Mortgage Services, Inc.

ARTICLE TWO

The duration of the corporation is perpetual.

ARTICLE THREE

The nature of the business and the objectives and purposes proposed to be transacted, promoted, and carried on, are to engage in any lawful business for which corporations may be incorporated under the Florida General Corporation Act.

ARTICLE FOUR

The aggregate number of shares which the corporation is authorized to issue is One Hundred (100) shares at \$1.00 per share par value common.

ARTICLE FIVE

The street address of the initial registered and principal office of the corporation is 2081 Carolina Ave. N.E., St. Petersburg, Fl. 33703. The initial registered agent is George M. Naruns.

ARTICLE SIX

The number of directors constituting the initial board of directors of the corporation is one (1). The name and address of the persons who are to serve as a member of the initial board of directors is:

Name	Address
George M. Naruns	2081 Carolina Avenue N.E. St. Petersburg, Fl. 33703

ARTICLE SEVEN

The name and street address of the incorporator to these Articles of Incorporation is George M. Naruns, located at 2081 Carolina Ave. N.E., St. Petersburg, Fl. 37703.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand on this 31 day, of July 2000.

George M. Naruns
Incorporator

STATE OF FLORIDA

COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me this 31st day of July, 2000, by George M. Naruns.

Victoria E. Vigna
Notary, Victoria E. Vigna



Victoria E. Vigna
Commission # GC 829665
Expires May 23, 2003
Bonded Thru
Atlantic Bonding Co., Inc.

CERTIFICATE OF DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR
THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON
WHOM PROCESS MAY BE SERVED.

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In pursuance of Chapter 48.091, Florida Statutes, the
following is submitted in compliance with said Act.:
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

That Naruns Mortgage Services, Inc., desiring to organize
under the laws of the State of Florida with its principal
office, as indicated in the Articles of Incorporation
in the City of St. Petersburg, State of Florida, has named
George M. Naruns, located at 2081 Carolina Ave. N.E.,
City of St. Petersburg, County of Pinellas, State of Florida,
as its agent to accept service of process within the state.

ACKNOWLEDGEMENT:

Having been named to accept service of process for the above-
stated Corporation, at place designated in this Certificate,
I hereby accept to act in this capacity, and agree to comply
with the provisions of said act relative to keeping open said
office.

By:



Registered Agent