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CR2E031(7/97)



FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

October 20, 2000

MILTON BENNETT 4816 N RIVER BLVD TAMPA, FL 33603

SUBJECT: BAYAREA MORTGAGE SERVICES, INC.

Ref. Number: W00000025424

We have received your document for BAYAREA MORTGAGE SERVICES, INC. and check(s) totaling \$35.00. However, the enclosed document has not been filed and is being returned to you for the following reason(s):

There is a balance due of \$43.75.

We regret that we were unable to contact you by phone. Please return the corrected document with a letter providing us with an address and telephone number where you can be reached during working hours.

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) 487-6923.

RoseAnn Varnadore Corporate Specialist Supervisor

Letter Number: 400A00055118

ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I

The name of the corporation shall be:

BAYAREA MORTGAGE SERVICES, INC.

PRINCIPAL OFFICE ARTICLE II

The principal place of business/mailing address is:

4816 N. RIVER BLVD. **TAMPA, FL 33603**

ARTICLE III **PURPOSE**

The purpose for which the corporation is organized is: To engage in all aspects of the practice of mortgage borker. To accept or offer to accept an application for a mortgage loan, soliciting or offering to solicite a mortgage loan on behalf of a borrow, negotiating or offering to negotiate the terms or condition of a mortgage loan on behalf of a lend and negotiating or offering to negotiate the sale of an existing mortgage loan to a nonistitutional investor. The corporal shall render professional services only through its legally authorized officers, agents, and employees.

ARTICLE IV

The number of shares of stock is:

100

ARTICLE V INITIAL OFFICERS DIRECTORS (optional)

The name(s) and address(es):

Milton D. Bennett

4816 N. River Bivd.

Tampa, FL 33603

Kim Bennett

15914 Marshfield Drive

Tampa, FL 33624

REGISTERED AGENT ARTICLE VI

The name and Florida street address of the registered agent is:

Milton D. Bennett 4816 N. River Blvd.

Tampa, FL 33603

INCORPORATOR <u>ARTICLE VII</u>

The name and address of the Incorporator is:

Milton D. Bennett

4816 N. River Blvd.

Tampa, FL 33603

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

Signature/Registered Agent

Signature/Incorporator