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Division of Corporations  
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To:  
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Fax Number : (850) 922-4001

From:  
Account Name : AKERMAN, SENTERFITT & EIDSON, P.A. (WPB)  
Account Number : 104075003305  
Phone : (561) 659-5990  
Fax Number : (561) 659-6313

FLORIDA PROFIT CORPORATION OR P.A.

Advantage Mortgage Funding, Inc.

Certificate of Status	0
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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION  
OF  
ADVANTAGE MORTGAGE FUNDING, INC.**

**FIRST:** The name of the Corporation is Advantage Mortgage Funding, Inc.

**SECOND:** This Corporation is organized for the purpose of transacting any and all lawful business for which corporations may be formed under Chapter 607 of the Florida Statutes.

**THIRD:** This Corporation may engage in or transact any and all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

**FOURTH:** This Corporation is authorized to issue ten thousand (10,000) shares of common stock, par value ONE DOLLAR AND NO/100s (\$1.00) per share.

**FIFTH:** The street address of the initial Registered Office of this Corporation is 741 U.S. Highway One, North Palm Beach, Florida, 33408, and the name of the initial Registered Agent of this Corporation at that address is R. Michael Caldwell.

**SIXTH:** The street address of the principal office of the Corporation is 741 U.S. Highway One, North Palm Beach, Florida, 33408.

**SEVENTH:** This Corporation shall have five (5) Directors initially and the number of Directors may be increased or diminished from time to time as provided in the Bylaws of this Corporation but shall never be less than one (1).

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The names and addresses of the initial Directors of this Corporation are as follows:

R. Michael Caldwell  
13085 Coastal Circle  
Palm Beach Gardens, Florida 33410

David A. Friedman  
7069 Brunswick Circle  
Boynton Beach, Florida 33437

Allen Tucker  
3440 South Ocean Boulevard, 502 S.  
Palm Beach, Florida 33480

Herman Jeffer  
19950 Beach Road, Apt. 8N  
Jupiter, Florida 33469

Robert H. Beber  
7228 Queenferry Circle  
Boca Raton, Florida 33065


EIGHTH: The names and offices of the initial officers of the Corporation are as follows:

R. Michael Caldwell, President  
Robin J. Burk, Vice President  
William A. Schofield, Treasurer  
Lori A. Vallario, Secretary

NINTH: The name and address of the Incorporator of this Corporation is Russell T. Kamradt, 777 South Flagler Drive, Suite 900, East Tower, West Palm Beach, Florida 33401.

TENTH: The duration of this Corporation is perpetual.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation the 27<sup>th</sup> day of December, 2000.

  
Russell T. Kamradt, Incorporator

STATE OF FLORIDA  
COUNTY OF PALM BEACH

SWORN TO AND SUBSCRIBED before me this 27<sup>th</sup> day of December  
2000, by Russell T. Kamradt, who is personally known to me.

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Karen S. Bosarge  
Print Name: Karen S. Bosarge  
Notary Public  
Commission No.  
My commission expires:

OFFICIAL NOTARY SEAL  
KAREN S. BOSARGE  
NOTARY PUBLIC STATE OF FLORIDA  
COMMISSION NO. CC663966  
MY COMMISSION EXP. JULY 15, 2001

**CERTIFICATE DESIGNATING REGISTERED AGENT  
AND REGISTERED OFFICE**

In compliance with Florida Statutes Sections 48.091 and 607.0501, the following is submitted: Advantage Mortgage Funding, Inc., desiring to organize as a corporation under the laws of the State of Florida, has designated 741 U.S. Highway One, North Palm Beach, Florida, 33408, as its initial Registered Office and has named R. Michael Caldwell, located at that address as its initial Registered Agent.

Russell T. Kamradt  
Russell T. Kamradt, Incorporator

Having been named Registered Agent for the above-stated corporation, at the designated Registered Office, the undersigned hereby accepts said appointment, and agrees to comply with the provisions of Florida Statutes Section 48.091 relative to keeping open said office.

R. Michael Caldwell  
R. Michael Caldwell, Registered Agent