

1726 Lake Cypress Drive Safety Harbor, Florida 34695

SECNETARY ASTATE

SECNETATE A STATE TALLAHASSEE, FLORIDA

June 25, 2001

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

RE:

Incorporation of

Net Rate Mortgage, Inc.

Dear Sir or Madam:

900004477809---1 -07/16/01--01100--021 \*\*\*\*\*87.50 \*\*\*\*\*87.50

Enclosed are an original and one (1) copy of the Articles of Incorporation to incorporate the sole proprietorship business of Patricia Allison as Net Rate Mortgage, Inc.

I have also enclosed my check in the amount of \$87.50 for the filing fee, certified copy, and certificate of status.

My address and telephone number are shown below:

Patricia Allison 1726 Lake Cypress Drive Safety Harbor, Florida 34695 Telephone 727-797-0300

Please contact me if you need additional information.

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Sincerely yours,

Patricia Allison

## ARTICLES OF INCORPORATION

FILED

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

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ARTICLE I NAME

The name of the corporation shall be:

NET RATE MORTGAGE, INC.

SECRETA STATE TALLAHASSEE, FLORIDA

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is:

1726 LAKE CYPRESS DRIVE, SAFETY HARBOR, FLORIDA 34695

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

The purpose of this corporation is to engage in any lawful activity permitted by the laws of the State of Florida.

ARTICLE IV SHARES

The number of shares of stock is:

100 Shares Common Stock

ARTICLE V INITIAL OFFICERS/DIRECTORS

The name and address of the officer/director is:

Patricia Allison

1726 Lake Cypress Drive

Safety Harbor, Florida 34695

ARTICLE VI REGISTERED AGENT

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

Patricia Allison

1726 Lake Cypress Drive

Safety Harbor, Florida 34695

ARTICLE VII INCORPORATOR

The name and address of the incorporator is:

Patricia Allison

1726 Lake Cypress Drive

Safety Harbor, Florida 34695

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 /Incorporator

Date