

P02000058835
FILED

02 MAY 28 AM 8:42

SEC. OF STATE
TALLAHASSEE, FLORIDA

April 1, 2002

Division of Corporations
Department of State
PO Box 6327
Tallahassee, FL 32314

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-05/15/02--01040--010
*****78.75 *****78.75

Dear Division of Corporations:

Enclosed please find Articles of Incorporation for Bay Surety Corporation along with a check in the amount of \$78.75 for filing fee and designation of registered agent.

Also enclosed is a photocopy of the Articles. Please return this to me with the filing date stamped on it.

Thank you,



Rebecca L. Cochran

2061 Hawaii Avenue NE
St. Petersburg, Florida 33703

W0214385-



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

May 17, 2002

REBECCA L. COCHRAN
2061 HAWALI AVE NE
ST PETERSBURG, FL 33703

SUBJECT: BAY SURETY CORPORATION
Ref. Number: W02000014385

We have received your document for BAY SURETY CORPORATION and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

You must list the corporation's principal office and/or a mailing address in the document.

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) 245-6925.

Cynthia Blalock
Document Specialist
New Filing Section

Letter Number: 202A00031746

**Articles of Incorporation
Of
Bay Surety Corporation**

3900 1st Street N.
St. Petersburg, FL 33703

FILED

02 MAY 28 AM 8:43

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator to these Articles of Incorporation hereby forms a corporation (the "Corporation") under the laws of the State of Florida as follows:

**ARTICLE I
NAME**

The name of the Corporation is: Bay Surety Corporation.

**ARTICLE II
TERM OF EXISTANCE**

The date when corporate existence shall commence shall be the date of the filing of these articles of incorporation by the office of the Florida Department of State and the Corporation shall have perpetual existence thereafter.

**ARTICLE III
NATURE OF BUSINESS**

The Corporation is organized to engage in the business of researching and insuring mortgage loans and in any and all lawful business.

**ARTICLE IV
CAPITOL STOCK**

The Corporation is authorized to issue 1,000 shares of \$.01 par value common stock, which shall be designated common shares.

**ARTICLE V
INITIAL REGISTERED OFFICE AND AGENT**

The street address of the initial registered office of the Corporation is 3900 1st Street North, St. Petersburg, FL 33703, and the name of the registered agent at such address is Julie Leezer.

ARTICLE VI
DIRECTORS

The Corporation shall have three (3) directors initially. The number of directors may be increased or decreased from time to time as provided by the bylaws of the Corporation, provided that the Corporation shall always have at least one director. The names and address of the initial directors of the Corporation who shall serve until the successors are duly elected and qualified are:

<u>NAME</u>	<u>ADDRESS</u>
Julie Leezer	14840 Hidden Oaks Circle Clearwater, FL 33764
Mitchell H. Cochran	2061 Hawaii Avenue NE St. Petersburg, FL 33703
Rebecca L. Cochran	2061 Hawaii Avenue NE St. Petersburg, FL 33703

ARTICLE VII
INCORPORATOR

The name and address of the incorporator signing these articles of incorporation are:

Rebecca L. Cochran	2061 Hawaii Avenue NE St. Petersburg, Florida 33703
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ARTICLE VIII
BYLAWS

The power to adopt, alter, amend, or repeal bylaws shall be vested in the board of the directors of the Corporation.

ARTICLE IX
INDEMNIFICATION

The Corporation shall indemnify any director or officer or any former director or officer to the full extent permitted by law.

ARTICLE X
AMENDMENT

These articles of incorporation may be amended in the manner provided by law.

IN WITNESS WHEREOF, the undersigned incorporator has executed the articles of incorporation this 1st day of April, 2002.




Rebecca L. Cochran

STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing articles of incorporation were acknowledged before me this 1st day of April, 2002, by Rebecca L. Cochran, as incorporator.



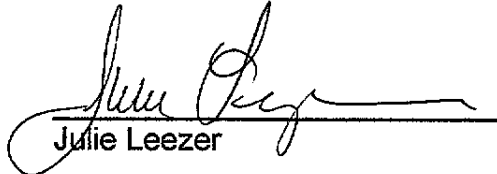


Notary Public

ACCEPTANCE BY REGISTERED AGENT

Having been named registered agent and having been designated to accept service of process for the Corporation, at the place designated as the registered office, I hereby agree to serve as registered agent, to comply with all the laws regarding the performance of my duties, and to accept the duties and obligations of Section 607.325, Florida Statutes.

Dated this 1st day of April, 2002



Julie Leezer