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**Pansler & Moody**  
ATTORNEYS AT LAW  
PROFESSIONAL ASSOCIATION

Karl F. Pansler\*  
Daniel D. Moody

Civil Trial Practice  
Medical Malpractice  
Personal Injury  
Wrongful Death  
Products Liability  
Commercial Litigation

\*Board Certified Civil Trial Lawyer

Reply to:  
P.O. Box 246  
Bartow, Florida 33831-0246  
www.pansler-moody.com  
E-mail: thefirm@pansler-moody.com

July 31, 2002

BARTOW  
575 North Broadway  
Bartow, Florida 33830-3919  
Telephone (863) 533-5300  
Facsimile (863) 534-1001

LAKELAND  
223 North Florida Avenue  
Lakeland, Florida 33801-4901

Telephone (863) 284-1200  
Facsimile (863) 284-0774

Secretary of State  
ATTN: Division of Corporations  
Post Office Box 6327  
Tallahassee, FL 32314

RE: Cornerstone Mortgage Services, Inc.

500006898805--9  
-08/05/02--01064--004  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

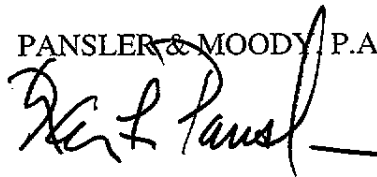
Dear Sir or Madam:

Enclosed is the original and one copy of the Articles of Incorporation regarding the above-referenced corporation. This is a for-profit corporation. Also enclosed is our check in the amount of \$78.75 to cover the cost of filing and a certified copy of the filed Articles, along with a self-addressed, stamped envelope.

Thank you for your attention to this matter.

Sincerely,

PANSLER & MOODY, P.A.



Karl F. Pansler

FILED  
02 AUG -8 AM 10:04  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

KFP/ch  
Enclosures  
cc: Mr. and Mrs. Timothy Blackburn

w02-22682

8-13-02  
13



FLORIDA DEPARTMENT OF STATE  
Jim Smith  
Secretary of State

August 6, 2002

KARL F. PANSLER, ESQ.  
P O BOX 246  
BARTOW, FL 33831-0246

SUBJECT: CORNERSTONE MORTGAGE SERVICES, INC.  
Ref. Number: W02000022682

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

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

**Adding "of Florida" or "Florida" to the end of a name is not acceptable.**

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) 245-6930.

Donna Graves  
Document Specialist  
New Filing Section

Letter Number: 802A00046972

ARTICLES OF INCORPORATION

OF

CORNERSTONE MORTGAGE SERVICES OF CENTRAL FLORIDA, INC.

FILED  
02 AUG -8 AM 10: 04  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

We, the undersigned, do hereby certify that we have associated ourselves together for the purpose of becoming a corporation under the laws of the State of Florida, providing for the formation, rights, privileges, and communities of corporations for profit. We further declare that the following Articles shall be the Charter and authority for the conduct of business of said corporation.

ARTICLE I

NAME

The name of this corporation shall be CORNERSTONE MORTGAGE SERVICES OF CENTRAL FLORIDA, INC., and its principal place of business shall be in the City of Lakeland, County of Polk, State of Florida, but it shall have the power and authority to establish branch offices at such place or places as may be designated by the Board of Directors.

ARTICLE II

PURPOSES AND POWERS

The general nature of the business or businesses to be transacted in which the corporation is authorized to transact, in addition to those authorized by the laws of the State of Florida and the powers of said corporation, shall be as follows:

1. To engage in any activity or business authorized under the Florida Statutes.
2. In general, to carry on any and all incidental business; to have and exercise all the powers conferred by the laws of the State of Florida, and to do any and all

things hereinbefore set forth to the same extent as a natural person might or could do.

3. To secure home loans and financing equity lines for consumers throughout the State of Florida.

4. To purchase or otherwise acquire, undertake, carry on, improve, or develop, all or any of the business, good will, rights, assets and liabilities of any person, firm, association, or corporation carrying on any kind of business of a similar nature to that which this corporation is authorized to carry on, corporation, domestic or foreign, or of any domestic or foreign state, government, or governmental authority, or of any political or administrative subdivision, or department thereof, and to perform and carry out, assign, cancel, rescind any of such contracts.

5. To exercise all or any of the corporate powers, and to carry out all or any of the purposes, enumerated herein otherwise granted or permitted by law, while acting as agent, nominee, or attorney-in-fact for any persons or corporations, and perform any service under contract or otherwise for any corporation, joint stock company, association, partnership, firm, syndicate, individual, or other entity, and in such capacity or under such arrangement to develop, improve, stabilize, strengthen, or extend the property and commercial interest thereof, and to aid, assist, or participate in any lawful enterprises in connection therewith or incidental to such agency, representation, or service, and to render any other service or assistance insofar as it lawfully may under the laws of the State of Florida, providing for the formation, rights, privileges, and communities of corporations for profit.

6. To do everything necessary, proper, advisable, or convenient for the accomplishment of any of the purposes, or the attainment of any of the objects, or the furtherance of any of the powers herein set forth, either alone or in association with others incidental or pertaining to, or going out of, or connected with its business or powers, provided the same shall not be inconsistent with the laws of the State of Florida.

7. The several clauses contained in this statement of the general nature of the business or businesses to be transacted shall be construed as both purposes and powers of this corporation, and statements contained in each clause shall, except as otherwise expressed, be in no wise limited or restricted by reference to or inference from the terms of any other clause, it shall be regarded as independent purposes and powers.

Nothing herein contained shall be deemed or construed as authorizing or permitting, or purporting to authorize or permit the corporation to carry on any business, exercise any power, or do any act which a corporation may not, under the laws of the State of Florida, lawfully carry on, exercise, or do.

### ARTICLE III

#### CAPITAL STRUCTURE

The capital stock of this Corporation shall be composed of (7000) shares of stock with a par value of One Dollar (\$1.00). The capital stock shall be sold assigned, issued, and transferred only in accordance with the By-Laws of the corporation as the corporation may from time to time, make, change or alter with a lien reserved in favor of the corporation upon all of its capital stock for any

indebtedness which may at any time be due by the holder of the same to the corporation and which shall be a lien thereon superior to all other liens and claims of every character and all assignments or transfers of stock of this corporation shall be subject thereto.

#### ARTICLE IV

##### CORPORATE POWERS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of this corporation shall be managed under the direction of, the shareholders of this corporation. This article may be amended from time to time in the By-Laws of the corporation by a majority vote of the stockholders of the corporation.

#### ARTICLE V

##### EXISTENCE

This corporation shall have perpetual existence unless dissolved in a manner provided by law.

#### ARTICLE VI

##### PRINCIPAL PLACE OF BUSINESS

The principal office of this corporation shall be located in the City of Lakeland, County of Polk, State of Florida, and the mailing address of said principal office of the corporation shall be 256 North Kentucky Avenue, Lakeland, Florida 33801.

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ARTICLE VII

BOARD OF DIRECTORS

The number of Directors of the corporation shall be not less than one (1) nor more than seven (7) and shall be elected according to the provisions in the By-laws.

ARTICLE VIII

INITIAL BOARD OF DIRECTORS

The names and addresses of each of the initial Directors, subject to the By-Laws, who shall hold office until their successors are elected and have qualified, are as follows:

<u>NAME</u>	<u>ADDRESS</u>
Timothy Wayne Blackburn	3915 Laurel Branch Drive Lakeland, Florida 33810
Kelley Lynne Blackburn	3915 Laurel Branch Drive Lakeland, Florida 33810

ARTICLE IX

INITIAL REGISTERED OFFICE

The street address of the initial registered office is 223 N. Florida Avenue, Lakeland, Florida, 33801, and the name of the initial registered agent at that office is Karl F. Pansler, Esquire.

## ARTICLE X

### INCORPORATORS

The names and post office addresses of the persons signing these Articles of Incorporation are:

<u>NAME</u>	<u>ADDRESS</u>
Timothy Wayne Blackburn	3915 Laurel Branch Drive Lakeland, Florida 33810
Kelley Lynne Blackburn	3915 Laurel Branch Drive Lakeland, Florida 33810

## ARTICLE XI

### OFFICERS

The officers of the corporation shall be elected at the organizational meeting of the incorporators and directors.

## ARTICLE XII

### RESTRICTIONS ON TRANSFER OF STOCK

Shares held by the shareholders in the corporation may not be resold or otherwise transferred to other persons without the written consent of all of the shareholders or unless first offered to the remaining shareholders or to the corporation. The price and terms at which, and the time within which those shares may be offered and sold shall be further specified by written agreement among all of the shareholders of the corporation.

This Article shall not be interpreted as a restriction of the right of any shareholder to have his/her entire stock holding redeemed by the corporation. All stock



certificates issued will be prominently marked "RESTRICTED", with notation made to the Articles of Incorporation and/or By-Laws of the corporation. A subsequent and properly executed Shareholders' Agreement by all the shareholders is deemed to override any provision herein contrary to such Agreement.

### ARTICLE XIII

#### GENERAL PROVISIONS

In furtherance of and not in limitation of the powers conferred by statute, the following specific provisions are made for the regulation of the business and the conduct of the affairs of the corporation:

No person shall be liable to the corporation for any loss or damage suffered by it on account of any action taken or omitted to be taken by him as a stockholder or officer of the corporation in good faith, if such person (a) exercised or used the same degree of care and skill as a prudent man would have exercised or used under the circumstances in the conduct of his own affairs, or (b) took or omitted to take such action in reliance upon advice of counsel for the corporation or upon statements made or information furnished by officers or employees of the corporation which he had reasonable grounds to believe.

The corporation shall indemnify any and all stockholders or officers, or any person who may have served at its request as a stockholder or officer of another corporation in which it owns shares of capital stock or of which it is a creditor, against expenses actually and necessarily incurred by them in connection with the defense of any action, suit or proceeding in which they, or any of them, are made parties, or a party, by reason of being or having been stockholders or officers, or a

stockholder or officer of the corporation, or of such other corporation, except in relation to matters as to which any such stockholder or officer or former stockholder or officer or person shall be adjudged in such action, suit or proceeding to be liable for negligence or misconduct in the performance of duty.

In case of a criminal action, suit or proceeding, a conviction or judgment (whether based on a plea of guilty or nolo contendere or its equivalent, or after trial), shall not be deemed adjudication that such stockholder or officer or person is liable for negligence or misconduct in the performance of his duties, if such stockholder or officer or person was acting in good faith in which he considered to be the best interest of the corporation and with no reasonable cause to believe that the action was illegal.

In case any such action, suit or proceeding shall result in a settlement, and if in the judgment of a disinterested majority of stockholders or of any disinterested committee or group of persons to whom the question may be referred by the stockholders, any such person was not negligent or guilty of bad faith in relation to the matters complained of therein, the corporation shall reimburse him for, or indemnify him for or against all costs and expenses reasonably incurred by him in connection therewith, other than for any sums paid to the corporation.

Such indemnification shall not be deemed exclusive of any rights to which those indemnified may be entitled under any By-Laws, agreement, vote of stockholders, or otherwise.

WE, the undersigned, being the original subscribers and incorporators of the foregoing corporation, do hereby certify that the foregoing constitutes the proposed Articles of Incorporation of CORNERSTONE MORTGAGE SERVICES OF CENTRAL FLORIDA, INC.

WITNESS our hands and seals this 30<sup>th</sup> day of July, 2002.

  
TIMOTHY WAYNE BLACKBURN

  
KELLEY LYNNE BLACKBURN

STATE OF FLORIDA  
COUNTY OF Polk

I HEREBY CERTIFY that on this 30<sup>th</sup> day of July, 2002, before me personally came TIMOTHY WAYNE BLACKBURN and KELLEY LYNNE BLACKBURN, known to me personally or who produced \_\_\_\_\_ as identification, to me known to be the individual described in and who executed the within and foregoing Articles of Incorporation, and they acknowledged before me that they executed the same for the purposes therein expressed.

WITNESS my hand and official seal at Lakeland, Florida, the day and year last above written.

  
NOTARY PUBLIC

My Commission Expires:



FILED

02 AUG -8 AM 10: 04

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

First, TIMOTHY WAYNE BLACKBURN and KELLEY LYNNE BLACKBURN, desiring to organize under the laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation at City of Lakeland, County of Polk, State of Florida, has named KARL F. PANSLER, ESQUIRE, located at 223 North Florida Avenue, Lakeland, Florida 33801, as its agent to accept service of process within this state.

**ACKNOWLEDGMENT:**

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.

A handwritten signature in black ink, appearing to read 'Karl F. Pansler', with a long horizontal stroke extending to the right.

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Karl F. Pansler  
Resident Agent