

**Electronic Articles of Incorporation
For**

P03000073976
FILED
July 07, 2003
Sec. Of State

BESTRATE MORTGAGE GROUP, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

BESTRATE MORTGAGE GROUP, INC.

Article II

The principal place of business address:

377 CITATION PT.
STE 106
NAPLES, FL. US 34104

The mailing address of the corporation is:

377 CITATION PT.
STE 106
NAPLES, FL. US 34104

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

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

WAYNE P SCHMITZ
315 DUNES BLVD
APT. 1101
NAPLES, FL. 34110

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: WAYNE P SCHMITZ

Article VI

The name and address of the incorporator is:

WAYNE P SCHMITZ
315 DUNES BLVD
NAPLES, FL
34110

Incorporator Signature: WAYNE P SCHMITZ

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
WAYNE P SCHMITZ
377 CITATION PT
NAPLES, FL. 34104 US

Title: VP
HOWARD W CAMPBELL
377 CITATION PT STE 106
NAPLES, FL. 34104 US