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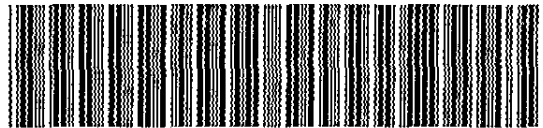
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SECRETARY OF STATE
TALLAHASSEE FLORIDA

TRANSMITTAL LETTER

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

SUBJECT: Summit Mortgage Services, Inc.
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

☐ \$70.00
Filing Fee

☐ \$78.75
Filing Fee
& Certificate of Status

☒ \$78.75
Filing Fee
& Certified Copy

☐ \$87.50
Filing Fee,
Certified Copy
& Certificate of
Status

ADDITIONAL COPY REQUIRED

FROM: James R. Hynes
Name (Printed or typed)

9951 Atlantic Blvd., Suite 320
Address

Jacksonville, FL 32225
City, State & Zip

(904) 726-0280
Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

**ARTICLES OF INCORPORATION
OF
SUMMIT MORTGAGE SERVICES, Inc.**

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLE I – NAME

The name of this Corporation is Summit Mortgage Services, Inc.

ARTICLE II PRINCIPAL LOCATION

The principal business address of the corporation is 9951 Atlantic Blvd., Suite 320, Jacksonville, Florida 32225.

ARTICLE III – PURPOSE

This corporation is organized for the purpose of engaging in any activity of business permitted under the laws of the United States of America and the State of Florida. Pursuant to Section 607.0203, Florida Statutes, this Corporation shall commence upon the date of execution of these Articles of Incorporation. This Corporation shall have perpetual existence.

ARTICLE IV – SHARES

This Corporation is authorized to issue 10,000 shares of Common Stock, all of which shall have a par value of \$1.00 per share.

ARTICLE V – INITIAL OFFICERS/DIRECTORS

The number of Officers/Directors constituting the initial Board of Directors of this Corporation shall be three (3) and the names and addresses of the persons who are to serve as the members thereof are:

<u>Name</u>	<u>Title</u>	<u>Address</u>
Lavern W. Vorst	C. E. O.	434 Charles Pickney Street Orange Park, FL 32073
W. Roger Whitehead	C. F. O.	4165 Old Mill Cove Trail Jacksonville, FL 32277
James R. Hynes	President	11810 Indian Bluff Cove Jacksonville, FL 32225

ARTICLE VI – INITIAL REGISTERED AGENT

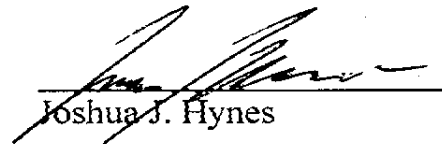
The street address of the initial registered office of this Corporation is 1635 Rivergate Trail, Jacksonville, Florida 32223, and the name of its initial registered agent at such address is Joshua J. Hynes

ARTICLE VIII – INCORPORATOR

The name and address of the incorporator is:

<u>Name</u>	<u>Address</u>
Joshua J. Hynes	1635 Rivergate Trail Jacksonville, Florida 32223


IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 3rd day of July 2003


Joshua J. Hynes

STATE OF FLORIDA
COUNTY OF DUVAL

BEFORE ME, the undersigned, a notary public in and for said County and State, authorized to take acknowledgements in the State and County as set forth above, personally appeared Joshua J. Hynes, who presented his Florida Drivers License as identification, known to me to be the person who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed the same for the uses and purposes therein mentioned.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal on this 3rd day of July 2003 at Duval County Florida.

 Meribeth Ann Grace
Commission #DD142901
Expires: Aug 16, 2006
Bonded Thru
Atlantic Bonding Co., Inc.


NOTARY PUBLIC

CERTIFICATE DESIGNATING PLACE OF BUSINESS OF DOMICILE FOR THE
SERVICE OF PROCESS WITHIN FLORIDA,
NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

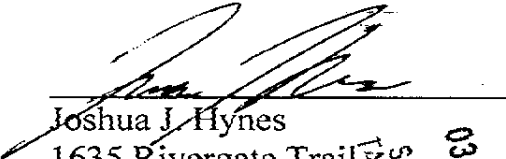
In compliance with Section 48.091, Florida Statutes, the following is submitted:

First, that Sound Mortgage Solutions, Inc., desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at the City of Jacksonville, State of Florida, has named Joshua J. Hynes, 1635 Rivergate Trail, Jacksonville, Florida 32223 as its agent to accept service of process within Florida.


Joshua J. Hynes, Incorporator

Date: July 3, 2003

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, Joshua J. Hynes hereby agrees to act in this capacity, and it further agrees to comply with the provisions of all statutes relative to the proper and complete performance of its duties.


Joshua J. Hynes

1635 Rivergate Trail
Jacksonville, FL 32223

STATE OF FLORIDA
COUNTY OF DUVAL

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