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SECRETARY OF STATE

TRANSMITTAL LETTER

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

SUBJECT: Con	ceptual Mortgages of Florid	da, inc.	
	(PROPOSED CORPOR	ATE NAME – <u>MUST INCL</u>	UDE SUFFIX)
Enclosed are an oriş	ginal and one (1) copy of the a	rticles of incorporation and	l a check for:
□ \$70.00 Filing Fee	\$78.75 Filing Fee & Certificate of Status	\$78.75 Filing Fee & Certified Copy ADDITIONAL CO	■ \$87.50 Filing Fee, Certified Copy & Certificate of Status PPY REQUIRED
FROM: E	lizabeth V. Bilbrey		
	Nan	ne (Printed or typed)	
	8005 SW 134th Loop		
	<u></u>	Address	
	Ocala, FL 34473		
	Cit	y, State & Zip	
	352-347-6299		
	Daytime	Telephone number	

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



FLORIDA DEPARTMENT OF STATE Glenda E. Hood Secretary of State

July 17, 2003

ELIZABETH VICTORIA BILBREY 8005 SW 134 LOOP OCALA, FL 34473

SUBJECT: MORTGAGE CONCEPTS OF FLORIDA, INC. Ref. Number: W03000020442

We have received your document for MORTGAGE CONCEPTS OF FLORIDA, INC. and your check(s) totaling \$87.50. 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) 245-6933.

Dale White **Document Specialist** New Filings Section

Letter Number: 103A00042091

ARTICLES OF INCORPORATION

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

ARTICLE I NAME

The name of the corporation shall be: Conceptual Mortgages of Florida, Inc. FILED

03 JUL 22 PM 2: 13

SECRETARY OF STATE TALLAHASSEE FLORIDA

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is: 5355 SW College Road (SR 200)
Ocala, FL 34474

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

Mortgage Broker Business - S Corp

ARTICLE IV SHARES

The number of shares of stock is:

1000 Shares

ARTICLE V INITIAL OFFICERS AND/OR DIRECTORS

List name(s), address(es) and specific title(s):

Elizabeth Victoria Bilbrey 8005 SW 134th Loop Ocala, FL 34473 President

ARTICLE VI REGISTERED AGENT

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

Elizabeth Victoria Bilbrey 8005 SW 134th Loop Ocala, FL 34473

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

Elizabeth Victoria Bilbrey 8005 SW 134th Loop Ocala, FL 34473

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/Incorporator

Certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity

17-20-03

Date

7-20-03

Date