

**Electronic Articles of Incorporation
For**

**P03000083465
FILED
July 30, 2003
Sec. Of State**

BAY 1 MORTGAGE CO

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:

BAY 1 MORTGAGE CO

Article II

The principal place of business address:

28467 U.S. HWY 19 N
SUITE 302
CLEARWATER, FL. 33761

The mailing address of the corporation is:

28467 U.S. HWY 19 N
SUITE 302
CLEARWATER, FL. 33761

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:

2000

Article V

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

NATHAN E COFFIN
28467 U.S. HWY 19 N
CLEARWATER, FL. 33761

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

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Registered Agent Signature: NATHAN E COFFIN

Article VI

The name and address of the incorporator is:

NATHAN E COFFIN
28467 U.S. HWY 19 N
SUITE 302
CLEARWATER, FL 33761

Incorporator Signature: NATHAN E COFFIN

Article VII

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

Title: S/T
RICHARD A COFFIN
575 BONNIE BLVD
PALM HARBOR, FL. 34684 US

Title: VP
KENNETH E BURLEY
921 BERKLY COURT
PALM HARBOR, FL. 34684 US

Title: P
ANNE M COFFIN
3701 PREAKNESS PLACE, #1502
PALM HARBOR, FL. 33761

Article VIII

The effective date for this corporation shall be:

08/01/2003