

**Electronic Articles of Incorporation  
For**

**P03000127631  
FILED  
November 06, 2003  
Sec. Of State**

BEACHSIDE LENDING SERVICES, 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:

BEACHSIDE LENDING SERVICES, INC.

**Article II**

The principal place of business address:

416 FLAMINGO DR.  
DESTIN, FL. US 32541

The mailing address of the corporation is:

416 FLAMINGO DR.  
DESTIN, FL. US 32541

**Article III**

The purpose for which this corporation is organized is:

MORTGAGE BROKER 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:

CHARLES E HIGHERS  
416 FLAMINGO DR  
DESTIN, FL. 32541

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

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Registered Agent Signature: CHARLES E. HIGHERS

### **Article VI**

The name and address of the incorporator is:

CHARLES E. HIGHERS  
416 FLAMINGO DR  
DESTIN, FL 32541

Incorporator Signature: CHARLES E. HIGHERS

### **Article VII**

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

Title: P,T  
CHARLES E HIGHERS  
416 FLAMINGO DR  
DESTIN, FL. 32541 US

Title: VP,S  
KEVIN D O'HARRA  
76 WEST SURFSIDE DRIVE  
SANTA ROSA BEACH, FL. 32459 US

### **Article VIII**

The effective date for this corporation shall be:

11/10/2003