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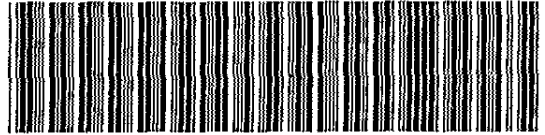
(Business Entity Name)

(Document Number)

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

03 DEC -8 PM 2:10

FILED

TRANSMITTAL LETTER

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

SUBJECT: FIRST RATE FINANCIAL, 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: TERRY YALCIN
Name (Printed or typed)

29817 U.S. HWY 19 N
Address

CLEARWATER, FL 33761
City, State & Zip

727- 781 7211

Daytime Telephone number

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

FILED

03 DEC -8 PM 2:10

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

OF

FIRST RATE FINANCIAL, INC.

(A Corporation for Profit)

These Articles of Incorporation are signed and delivered by the undersigned for the purpose of forming a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of this corporation is: FIRST RATE FINANCIAL, INC.

ARTICLE II. EXISTENCE

This Corporation shall exist perpetually.

ARTICLE III. GENERAL PURPOSES

The general purposes for which this corporation is organized is the transaction of any and all lawful business for which corporations may be incorporated pursuant to Chapter 607, Florida Statutes.

ARTICLE IV. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having a nominal or par value of \$1.00 per share.

ARTICLE V. PRINCIPAL OFFICE

The principal office, if known, or the mailing address of the corporation is: 29819 U.S.Hwy 19 N., Clearwater, Fl.33761

ARTICLE VI. REGISTERED OFFICE AND AGENT

The name and street address of the initial Registered Agent and office of this corporation is: Bonnie Yalcin
29819 U.S. Hwy 19 N., Clearwater, Fl. 33761

ARTICLES VII. INCORPORATOR

The name (s) and address (es) of the incorporator(s) is/are:

President: Terry Yalcin
Secretary: Terry Yalcin
Tresurer: Terry Yalcin

ARTICLE VIII. MANAGEMENT BY SHAREHOLDERS

This corporation shall not have more than 35 shareholders nor shall it have directors. The business affairs of the corporation and all the corporate powers shall be managed and exercised under the direction and authority of the shareholder.

ARTICLE IX. BY LAWS

The By-Laws, agreements, resolutions, and consents of this corporation as adopted by the shareholders shall govern all matters pertaining to the corporation not otherwise set forth in these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal,
this 26 day of NOVEMBER, 2003.



Incorporator

STATE OF FLORIDA)

SS

COUNTY OF PINELLAS)

The foregoing instrument was acknowledged before me by
Terry Yalcin, on this 26 day of
November, 2003, who is personally known to me
or who produced DRIVERS LICENSE as identification,
and who did not take an oath.



Renee Golda-Widman
Commission # DD118520
Expires April 22, 2006
Bonded Through
Atlantic Bonding Co., Inc.

Renee Golda-Widman
Notary Public:
My Commission Expires:

ACCEPTANCE BY REGISTERED AGENT

Having been named as registered agent for:

at the place designated in the foregoing articles, namely:

I HEREBY AGREE to act in this capacity, and to comply with all
FLORIDA Statutes relative to the performance of my duties.

Dated this 26 day of NOVEMBER, 2003.

Terry Yalcin
Registered Agent