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SECRETARY OF STATE TALLANASSEE, "LONDA



TRANSMITTAL LETTER

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

SUBJECT: LOWER	RBILLSLESSDEBT INCORPORAT	ED	
	(PROPOSED CORPORAT	TE NAME – <u>MUST INCL</u>	UDE SUFFIX)
Enclosed are an orig	inal and one (1) copy of the artic	les 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 CO	& Certificate of Status
DE.			
FROM: DE	REK WELCH Name (Printed or typed)	
		J1 ,	
-	12363 SW 132 COURT		
	A	ddress	
I	MIAMI, FL 33186		
-	City, S	State & Zip	
<u>:</u>	305-510-9713	lenhone number	

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

05 SEP -7 PM 12: 02

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:

LOWERBILLSLESSDEBT INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is: 12363 SW 132 COURT, MIAMI, FL 33186

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:
ANY AND ALL BUSINESS PERTAINING TO THE MORTGAGE INDUSTRY

ARTICLE IV SHARES

The number of shares of stock is:

100 (50 TO CHRISTOPHER BOURNE; 50 TO DEREK WELCH)

ARTICLE V INITIAL OFFICERS AND/OR DIRECTORS

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

DEREK WELCH - 7420 SW 147 COURT, MIAMI, FL 33193 (PRESIDENT) CHRISTOPHER BOURNE - 16351 SW 141 AVENUE, MIAMI, FL 33177 (VICE-PRESIDENT)

ARTICLE VI REGISTERED AGENT

The name and Florida street address (P.O. Box NOT acceptable) of the registered agent is:

CHRISTOPHER BOURNE - 16351 SW 141 AVENUE, MIAMI, FL 33177

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

DEREK WELCH - 7420 SW 147 COURT, MIAMI, FL 33193

***************************************	**********
Having been plamed as registered agent to accept service of process for the above state	
certificate, I am familiar with and accept the appointment as registered agent and agree	e to act in this capacity
Athustophy Source	SEPTEMBER 2, 2005
Signature/Registered Agent	Date
Wax held	SEPTEMBER 2, 2005
✓ Signature/Incorporator	Date