# P05000/53991

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PICK-UP WAIT MAIL	
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SECRETARY OF STATE TALLAHASSEE. FLORIDA



### TRANSMITTAL LETTER

Department of State
Division of Corporations
2661 Executive Venter Circle
Tallahassee, Florida 32301

Lower Interest Mortgage Inc. Subject Enclosed is an original and three (3) copies of the articles of incorporation and a check for \$87.50 **⊠** \$78.75 \$70.00 \$78.75 Filing Fee Filing Fee, Filing Fee Filing Fee Certified Copy & Certificate of & Certified Copy & Certificate Status (ADDITIONAL COPY REQUIRED)

FROM:

Nellie Akalp

Name

30141 Agoura Rd., Suite 205,

Address

Agoura Hills, California 91301

City, State & Zip

818-879-9079

Daytime Telephone number

NOTE: Please provide the original and one copy of the articles. Provide TWO copies if you have requested a certified copy as designated in the boxes above.

## ARTICLES OF INCORPORATION OF Lower Interest Mortgage Inc.

The undersigned incorporator, for the purpose of forming a corporation under the Florida business Corporation Act, hereby adopts the following articles of incorporation.

#### <u>ARTICLE I NAME</u>

The name of the Corporation shall be: Lower Interest Mortgage Inc.

#### ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

10162 Montage St. Tampa, Florida 33626

#### ARTICLE III SHARES

The number of shares that this corporation is authorized to have outstanding at any one time is: 1,500 at \$0.01 par value per share.

#### ARTICLE IV OFFICERS/INITIAL DIRECTORS

The name(s) and address(s) of the Officers/initial Director(s) is/are:

Officers:

President: Bryan Coward Vice President: N/A Treasurer: Bryan Coward Secretary: Bryan Coward

#### Directors

Bryan Coward, 10162 Montage St., Tampa, Florida 33626

#### ARTICLE V INITIAL REGISTERED AGENT AND STREET ADDRESS

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

Bryan Coward 10162 Montage St. Tampa, Florida 33626

#### ARTICLE VI INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation is:

Nellie Akalp 30141 Agoura Rd., Suite 205 Agoura Hills, California 91301

Nellie Akalp, Incorporator

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this

capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Bryan Coward, Registered Agent

Date