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

TALLAHASSEE FLORIDA

SUBJECT: BAYPOINTE FINANCIAL CORPORATION (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	\$\int \$78.75\$ Filing Fee & Certificate of Status	S78.75 Filing Fee & Certified Copy ADDITIONAL CO	 ▼ \$87.50 Filing Fee, Certified Copy & Certificate of Status OPY REQUIRED
FROM:	Thomas J. Hayes	(Printed or typed)	
	8310 SW 176 St.	Address	
	Palmetto Bay, FL 3315	7 State & Zip	
	305-282-6150	elephone number	

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

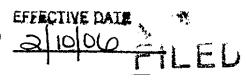
ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I NAME

The name of the corporation shall be:

BAYPOINTE FINANCIAL CORPORATION



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TALLAHASSEE FLORIDA

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is:

8310 SW 176 ST.

PALMETTO BAY, FL 33157

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

TO PROVIDE FINANCIAL AND RELATED SERVICES TO INDIVIDUALS AND ENTITIES

ARTICLE IV SHARES

The number of shares of stock is:

1,000

ARTICLE V INITIAL OFFICERS AND/OR DIRECTORS

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

THOMAS J. HAYES PRESIDENT, SECRETARY AND DIRECTOR

8310 SW 176 ST.

PALMETTO BAY, FL 33157

ARTICLE VI REGISTERED AGENT

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

THOMAS J. HAYES 8310 SW 176 ST.

PALMETTO BAY, FL 33157

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

THOMAS J. HAYES 8310 SW 176 ST. PALMETTO BAY, FL 33157

ARTICLE VIII - EFFECTIVE DATE The effective date of this filing is February 10, 2006.

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

Clas they	02-10-2006
Signature/Registered Agent	Date
Those bayes	02-10-2006
Signature/Incorporator	Date