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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

CB 10-13-06

COVER LETTER

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

SUBJECT: The Low Rate Depot, 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: Felix E. Santiago
Name (Printed or typed)

8591 Whispering Oaks Way
Address

West Palm Beach, FL 33411
City, State & Zip

561-793-8448
Daytime Telephone 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: The Low Rate Depot, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailling address is: 8591 whispering Oaks way
West Palm Beach, FL 33411

ARTICLE III PURPOSE

The purpose for which the corporation is organized is: Mortgage Business

ARTICLE IV SHARES

The number of shares of stock is: 100 (One-hundred)

ARTICLE V INITIAL OFFICERS AND/OR DIRECTORS

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

Felix E. Santiago, President
8591 whispering Oaks way
West Palm Beach, FL 33411

ARTICLE VI REGISTERED AGENT

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

Felix Santiago
8591 whispering Oaks way
West Palm Beach, FL 33411

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

Felix E. Santiago
8591 whispering Oaks way
West Palm Beach, FL 33411

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

Felix E. Santiago
Signature/Registered Agent

10-11-06
Date

Felix E. Santiago
Signature/Incorporator

10-11-06
Date

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TALLAHASSEE, FLORIDA