

P95000007714

January 27, 1994

Martha Brim  
Corporate Specialist  
New Filings Section  
Florida Department of State  
Divisions of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

RE: Formation of SUSA Financial Corporation

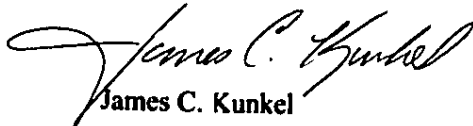
000001395770  
-02/01/95--01089--020  
\*\*\*\*122.50 \*\*\*\*122.50

Dear Martha:

Attached is my letter of incorporation for SUSA Financial. The corporation will be a licensed correspondent Mortgage Lender after meeting requirements of the State Controllers Office.

If you have any questions regarding my letter of incorporation or if I have made any errors in doing so please contact me (407) 281-5854.

Thanks,

  
James C. Kunkel

*need to add the  
words "incorporator"  
and "registered agent"  
below Mr Kunkel's  
signature on the  
last page of the  
articles.*

James Kunkel GAVE  
AUTHORIZATION BY PHONE TO  
Add the words "incorporator"  
and "registered agent"  
below his signature  
DATE 1/30/95  
DOC. EXAM. BL

SUSA FINANCIAL, INC. 3061 NEW BERN COVE C , FL 32765

FILED  
95 JAN 30 PM 1:10  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION**

**OF**

**SUSA FINANCIAL, INC.**

FILED  
95 JAN 30 PM 1:10  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms corporation under the laws of the State of Florida.

**ARTICLE I. NAME**

The name of the corporation shall be:

SUSA Financial, inc.

The principal place of business of this corporation shall be:

3061 New Bern Cove  
Oviedo, FL 32765

**ARTICLE II. NATURE OF BUSINESS**

This corporation engages or transacts in any or all lawful activities or business permitted under the laws of the United States, State of Florida, or any other state, country, territory or nation.

**ARTICLE III. CAPITAL STOCK**

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 100 shares of common stock having \$.01 par value per share.

**ARTICLE IV. ADDRESS**

The street address of the initial registered office of the corporation shall be 3061 New Bern Cove, Oviedo, FL 32765, and the name of the initial registered agent of the corporation at that address is James C. Kunkel.

**ARTICLE V. TERM OF EXISTENCE**

This corporation is to exist perpetually.

#### **ARTICLE VI. SPECIAL PROVISION**

It is the intent of the incorporator that the corporation will qualify under Section 1244 of the Internal Revenue Code and that the corporation will file as a S corporation.

#### **ARTICLE VII. MANAGEMENT BY SHAREHOLDERS**

All corporate powers shall be exercised by or under the authority of and the business and affairs of this corporation shall be managed under the direction of the shareholders of this corporation. There shall be one (1) Director of this corporation, to wit:

James C. Kunkel  
3061 New Bern Cove  
Oviedo, FL 32765

#### **ARTICLE VIII. OFFICERS**

The name and addresses of the initial officers of the corporation who shall hold office for the first year of the corporation, or until their successors are elected are:

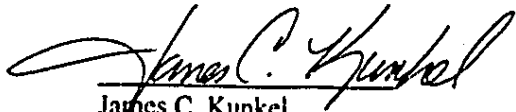
James C. Kunkel  
President/Vice President/Treasurer/Secretary  
3061 New Bern Cove  
Oviedo, FL 32765

#### **ARTICLE IX. INCORPORATOR**

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

James C. Kunkel  
3061 New Bern Cove  
Oviedo, FL 32765

IN WITNESS WHEREOF, the undersigned agent has hereunto set his hand and seal  
on this 27<sup>th</sup> of JAN., 1995.


  
James C. Kunkel  
Incorporator & Register agent

IDENTIFICATION PROVIDED FLD-16524-443-64-462  
(S)HE DID/DID NOT TAKE AN OATH

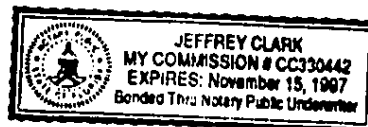
STATE OF FLORIDA  
COUNT OF ORANGE

**BEFORE ME**, appeared James C. Kunkel, who has produced his Florida Drivers  
License as proper identification, who took an oath and who executed these Articles of  
Incorporation and acknowledged to me that he executed the same and swears that all  
statements contained therein are true and correct.

**WITNESS** my hand and official seal this 27<sup>th</sup> day of JAN., 1995,

  
Sign Name Notary Public State of  
Florida at Large

JEFFREY CLARK  
Print Name



My Commission No. CC 330 442

My Commission Expires: 11-15-97

FILED  
95 JAN 30 PM 1:10  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA