

A. J. MUSIAL, JR. P.A.
ATTORNEY AT LAW

One Urban Centre, Suite 750
4830 W. Kennedy Boulevard
Tampa, Florida 33609

(813) 286-4300
FAX (813) 286-4168

P9500013762

February 15, 1995

100001408301
-02/16/95--01099--012
****122.50 ****122.50

Florida Secretary of State
DIVISION OF CORPORATIONS
409 E. Gaines Street
Tallahassee, FL 32301

Re: CORPORATE FILING -- COMMERCIAL MORTGAGE SERVICES, INC.

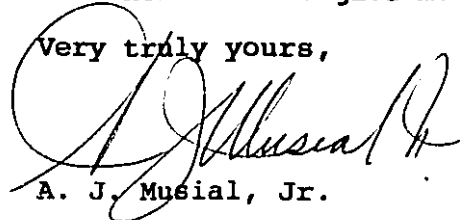
Gentlemen:

Enclosed herewith please find a copy of the original Articles of Incorporation along with Certificate Designating Place of Business or Domicile for the Service of Process for the above-referenced new corporation. Also enclosed is our check in the amount of \$122.50 for the filing fees.

Please send us a certified copy of the Articles along with the Certificate of Incorporation.

Thank you in advance for your assistance. If you should have any questions, please do not hesitate to give me a call.

Very truly yours,



A. J. Musial, Jr.

AJM/ct
Enclosure

FILED
95 FEB 16 PM 1:53
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
COMMERCIAL MORTGAGE SERVICES INC.

FILED
95 FEB 16 PM 1:53
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

THE UNDERSIGNED, for the purpose of becoming a corporation under the laws of the State of Florida, by and through the provisions of the statutes of the State providing for the formation, liabilities, rights, privileges and immunities of a corporation for profit does hereby adopt these articles of incorporation.

ARTICLE I
NAME OF CORPORATION

The name of this corporation shall be **COMMERCIAL MORTGAGE SERVICES, INC.** hereinafter called the "Corporation".

ARTICLE II
PERIOD OF DURATION

The duration of this Corporation is to be perpetual.

ARTICLE III
GENERAL NATURE OF BUSINESS

The general nature of the business and objects to be transacted, promoted or carried on are to do any and all of the things hereinafter mentioned as fully and to the same extent as natural persons might or could do, to wit:

- A.** To operate a title insurance agency, together with any related enterprises.
- B.** To manufacture, purchase or otherwise acquire and to own, mortgage, pledge, sell, assign and transfer or otherwise dispose of, and to invest, trade, deal in and deal with goods, wares, merchandise and other personal property of every class and description whatsoever.
- C.** To buy, sell, manufacture, repair, alter and exchange, let or hire, export and deal in all kinds of articles and things which may be required to the purposes of any of the said businesses, or commonly supplied or dealt in by persons engaged in any such business of which may seem capable of being dealt with profitably in connection with any of the said businesses.
- D.** To purchase, hold, sell, improve and lease real estate and to mortgage and encumber the same and to erect, manage, care for and maintain buildings thereon. To acquire in any manner, enjoy, utilize, hold, sell, assign, lease, mortgage or otherwise dispose of letters of patent of the United States, or any foreign country, patents, patent rights, licenses and privileges, inventions, improvements and processes, copyrights, trademarks and trade names or pending applications therefor, relating to or useful in

connection with any business of the Corporation or other corporations in which the Corporation may have an interest as a stockholder or otherwise.

E. To hold, purchase or otherwise acquire or be interested in, to sell, assign, pledge or otherwise dispose of capital stock, bonds or other evidences of debt issued or created by any other corporation, whether foreign or domestic or whether now or hereafter organized and while the holder of such shares of stock to exercise all the rights and privileges of ownership, including the right to vote thereon, to the same extent as a natural person might or could do, and, subject to the provisions of law, to purchase or otherwise acquire, hold and reissue the shares of its own capital stock.

F. In general, to have and exercise any other powers conferred by the laws of the State of Florida upon corporations generally, it being hereby expressly provided that the foregoing enumeration of specified powers shall not be held to limit or restrict in any manner the general powers of the Corporation.

ARTICLE IV AUTHORIZED STOCK

1. The aggregate number of shares which this Corporation shall be authorized to issue is FIFTY THOUSAND shares (50,000) of Common Stock with a par value of One Dollar (\$1.00) per share. The Corporation shall not have the authority to issue shares in series.

2. The whole or any part of the capital stock of this Corporation shall be payable in lawful money of the United States of America or property, labor or services at a just valuation fixed by the Board of Directors.

3. Property or labor may also be purchased with the capital stock of this Corporation at such valuation as may be fixed by the Board of Directors.

ARTICLE V CAPITAL

The amount of capital with which the Corporation shall begin business shall not be less than FIVE HUNDRED Dollars (\$500.00).

ARTICLE VI REGULATION OF INTERNAL AFFAIRS

1. Meetings of Shareholders and Directors: Meetings of the Shareholders and Directors of this Corporation may be held either within or without the State of Florida at such place or places as may from time to time be designated in the Code of By-Laws or by resolution of the Board of Directors.

2. Code of By-Laws: The initial Code of By-Laws of the Corporation shall be adopted by its Board of Directors. The power to amend or repeal the By-Laws or to adopt a new Code of By-Laws shall be in the Shareholders, but the affirmative vote of the holders of a majority of the shares outstanding shall be necessary to exercise that power. The Code of By-Laws may contain any provisions for the regulation

and management of this Corporation, which are consistent with the laws of the State of Florida and these Articles of Incorporation.

3. Contracts in which Directors have an Interest: Any contract or other transaction of this Corporation with any person, firm or corporation or any contract or other transaction in which this Corporation is interested shall not be invalidated or affected by (a) the fact that one or more of the Directors of this Corporation is interested in or is a Director or Officer of another corporation, provided that the acts of any Director so interested are made in good faith, or, (b) the fact that any Director, individually or jointly with others, may be a party to, or may be interested in the contract or transaction, provided that the acts of any Director so interested are made in good faith and each person who may become a Director of this Corporation is hereby relieved from any liability that might otherwise arise by reason of his contracting with this Corporation for the benefit of himself or any firm or corporation in which he may be interested.

4. Compensation of Directors: The Board of Directors shall have the authority to make provisions for reasonable compensation to its members for their services as Directors and to fix the basis and conditions upon which compensation shall be paid. Any Director may also serve the Corporation in any other capacity and receive compensation therefor in any form.

ARTICLE VII BOARD OF DIRECTORS

The affairs of the Corporation shall be conducted by a Board of Directors composed of not less than one (1) person, who needs not be a Stockholder. The number of Directors may be increased or decreased from time to time by the By-Laws adopted by the Stockholders, but shall never be less than one (1) person and none of the Directors need be Stockholders.

ARTICLE VIII INITIAL DIRECTORS

The names and addresses of the first Board of Directors of the Corporation who, subject to the provisions of these Articles of Incorporation and By-Laws and the General Corporate Law of the State of Florida, shall hold office for the first year or until their successors are elected and have qualified to serve as Directors are as follows:

NAME
G. MICHAEL NELSON

ADDRESS
4401 W. Kennedy Blvd., Suite 150
Tampa, Florida 33609

**ARTICLE IX
PERFORMANCE OF BUSINESS**

The business of the Corporation shall be conducted by a President, Secretary/ Treasurer and such other assistant officers, including a vice-president, as may be deemed appropriate by the Board of Directors at such time and in such manner as may be prescribed by the Code of By-Laws.

**ARTICLE X
OFFICERS**

The names and addresses of the Officers of the Corporation who shall hold office until the first annual meeting or until their successors are elected and qualified to serve as officers are as follows:

<u>NAME</u>	<u>OFFICE</u>	<u>ADDRESS</u>
G. MICHAEL NELSON	PRESIDENT	4401 W. Kennedy Blvd., Suite 150 Tampa, Florida 33609

**ARTICLE XI
SUBSCRIBERS**

The names and addresses of each subscriber to these Articles of Incorporation, a Statement of the number of shares of stock to which they each subscribe are as follows:

<u>NAME</u>	<u>ADDRESS</u>
G. MICHAEL NELSON - 500 SHARES	4401 W. Kennedy Blvd., Suite 150 Tampa, Florida 33609

**ARTICLE XII
INTENTION OF SUBSCRIBERS**

It is the intention of the subscribers to these Articles of Incorporation and to the capital stock as above set forth that this Corporation shall remain a closed corporation and that the Stockholders of this Corporation shall have the right of first refusal to repurchase any issued shares should any Stockholder die or decide to sell his or her shares and that this restriction shall be noted upon the margin of the stock of this Corporation.

**ARTICLE XIII
PRINCIPAL PLACE OF BUSINESS AND REGISTERED AGENT**

The principal place of business of the Corporation is to be located at 4401 W. Kennedy Blvd., Suite 205, Tampa, Florida 33609; however, with the privilege of having branch offices or places of business in

any place or places within or without the State of Florida. The registered agent is, until otherwise designated, G. MICHAEL NELSON, 4401 W. Kennedy Blvd., Suite 150, Tampa, Florida 33609.

**ARTICLE XIV
AMENDMENTS**

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the Stockholders and approved at a Stockholders' meeting by a majority of the Stockholders entitled to vote thereon.

IN WITNESS OF THE FOREGOING, we have hereunto set our hands and seals this 15th day of February, 1995, for the purposes of forming this Corporation under the laws of the State of Florida, and We hereby make and file in the Office of the Secretary of State of Florida these Articles of Incorporation and certify that the facts herein stated are true.

[Signature]
WITNESS

[Signature]
G. MICHAEL NELSON

Catherine A. Thompson
WITNESS

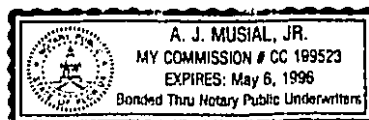
**STATE OF FLORIDA
COUNTY OF HILLSBOROUGH**

BEFORE ME, the undersigned authority, this day personally appeared **G. MICHAEL NELSON**, who is personally known to me or who has produced N/A as identification, who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed the same for the purposes therein expressed and did not take an oath.

WITNESS my hand and official seal in the City of Tampa, County and State aforesaid, this 15th day of February, 1995.

[Signature]
NOTARY PUBLIC

Notary Name Printed
My Commission Expires:



**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED**

IN COMPLIANCE WITH SECTION 48.091, FLORIDA STATUTES, THE FOLLOWING IS
SUBMITTED:

FIRST: THAT **COMMERICAL MORTGAGE SERVICES, INC.**, DESIRING TO ORGANIZE OR
QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA, WITH ITS PRINCIPAL PLACE OF
BUSINESS AT THE CITY OF TAMPA, COUNTY OF HILLSBOROUGH, STATE OF FLORIDA, HAS
NAMED **G. MICHAEL NELSON**, LOCATED AT 4401 W. Kennedy Blvd., Suite 150, Tampa, FL 33609,
AS ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

SIGNATURE _____

G. MICHAEL NELSON

TITLE PRESIDENT

DATE 2-15/95

SECOND: HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE
STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE
TO ACT IN THIS CAPACITY AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF
ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES.

SIGNATURE _____

**G. MICHAEL NELSON
REGISTERED AGENT**

DATE 2-15-95

FILED
95 FEB 16 PM 1:53
SECRETARY OF STATE
TALLAHASSEE, FLORIDA