

P9500015965

HOMESTEAD FINANCIAL SERVICES, INC. DBA
HOMESTEAD MORTGAGE
498 NE RED ROCK COURT
PT. ST. LUCIE, FL 34983

FILED
FEB 27 PM 1:40
CLERK OF COURT
JULIA A. BROWN

FEBRUARY 8, 1995

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

Re: HOMESTEAD FINANCIAL SERVICES, INC. DBA
HOMESTEAD MORTGAGE

Gentlemen:

Enclosed please find the original and one copy of Articles of Incorporation, together with my check in the amount of \$70..

This represents the cost of the filing fees, and Fee for Registered Agent Designation for the above named corporation.

Very truly yours,

CATHY S. RICHEY

HOMESTEAD FINANCIAL SERVICES INC., DBA
HOMESTEAD MORTGAGE
498 NE RED ROCK COURT
PT. ST. LUCIE, FL 34983

Enclosures

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*****70.00 *****70.00

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FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

February 15, 1995

CATHY S. RICHEY
498 N.E. RED ROCK CT.
PORT ST. LUCIE, FL 34983

SUBJECT: HOMESTEAD FINANCIAL SERVICES, INC. DBA HOMESTEAD
MORTGAGE
Ref. Number: W95000003554

We have received your document for HOMESTEAD FINANCIAL SERVICES, INC. DBA HOMESTEAD MORTGAGE and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

Corporations may file using only the corporate name. Please delete any reference to the "doing business as name" in your document. If you wish to register your fictitious name, you may do so by filing the enclosed application and submitting the appropriate fees to this office.

We regret that we were unable to contact you by phone. Please return the corrected document with a letter providing us with a telephone number where you can be reached during working hours.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6931.

Steven Godfrey
Corporate Specialist

Letter Number: 595A00006917

ARTICLES OF INCORPORATION

of

Homestead Financial Services, Inc. ~~DBA Homestead Mortgage~~
(name of corporation)

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

ARTICLE I - CORPORATE NAME

The name of the corporation is:

Homestead Financial Services, Inc. ~~DBA Homestead Mortgage~~

ARTICLE II - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue One Thousand shares (1,000) of One Dollar(s) (\$ 1.00) par value Common Stock, which shall be designated "Common Shares."

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the Initial Registered Agent office and the name of the Initial Registered Agent at that office is:

NAME	Cathy S. Richey		
ADDRESS	498 NE Red Rock Court		
CITY	Pt. St. Lucie	FLORIDA	ZIP 34983

The principal office, if known, or the mailing address of the corporation is:

NAME	Homestead Financial Services, Inc. DBA Homestead Mortgage		
ADDRESS	498 NE Red Rock Court		
CITY	Pt. St. Lucie	FLORIDA	ZIP 34983

ARTICLE VI - INITIAL BOARD OF DIRECTORS

This corporation shall have One (1) directors initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial director(s) of the corporation are as follows:

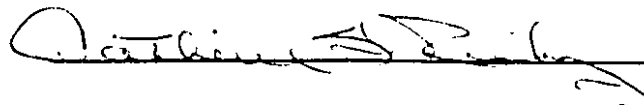
NAME	Cathy S. Richey		
ADDRESS	498 NE Red Rock Ct.		
CITY	Pt. St. Lucie	STATE: FL	ZIP 34983
NAME			
ADDRESS			
CITY		STATE:	ZIP
NAME			
ADDRESS			
CITY		STATE:	ZIP

ARTICLE VII - INCORPORATORS

The names and addresses of the incorporators signing these Articles of Incorporation are as follows:

NAME	Cathy S. Richey		
ADDRESS	498 NE Red Rock Ct.		
CITY	Pt. St. Lucie	STATE	FL ZIP 34983
NAME			
ADDRESS			
CITY		STATE	ZIP
NAME			
ADDRESS			
CITY		STATE	ZIP

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 8th day of February, 19 95.

 (Seal)
 _____ (Seal)
 _____ (Seal)

**CERTIFICATE AND ACKNOWLEDGEMENT
OF REGISTERED AGENT**

**CERTIFICATE OF REGISTERED AGENT
OF**

~~Homestead Financial Services, Inc. DBA Homestead Mortgage~~
(name of corporation)

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted:
The above corporation, desiring to organize under the laws of the State of Florida with
its registered office as indicated in the Articles of Incorporation

at 498 NE Red Rock Court

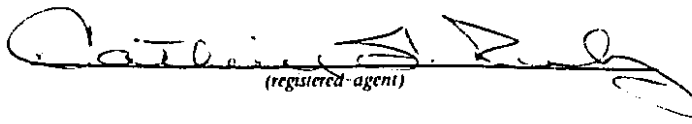
Pt. St. Lucie, FL 34983

has named Cathy S. Richey

located at the aforesaid address, as its Registered Agent to accept service of process
within this state.

ACKNOWLEDGEMENT

Having been named as Registered Agent to accept service of process for the above
stated corporation at the place designated in this certificate, and being familiar with
the obligations of that position, I hereby accept to act in this capacity, and agree to
comply with the provisions of Florida Law in keeping open said office.


(registered agent)

FILED
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