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TRANSMITTAL LETTER

DATE: August 24, 1995

FILED  
DEPT. OF STATE  
CORPORATIONS  
95 AUG 23 AM 10:19

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

SUBJ: SUNCOAST HOME MORTGAGE CORPORATION

100001571551  
-08/29/95--01017--012  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

Enclosed is an original and one (1) photocopy of the Articles of Incorporation for Suncoast Home Mortgage Corporation, and a check in the amount of \$ 78.75 for the filing fee & Certificate.

Please return the photocopy to me with the filing date stamped on it. I have enclosed a self-addressed, stamped envelope for your use.

Further enclosed is a copy of the letter of August 14, 1995 reserving the name for me.

Thank you. Please contact me with any questions.

FROM: DEAN TOMLINSON  
P.O. BOX 23232  
ST. PETERSBURG, FL 33742  
TELEPHONE: 813-570-2207  
TELEFAX : 813-576-4815

ag 8/30/95

ARTICLES OF INCORPORATION

FILED  
SECRETARY OF STATE  
ARTICLES OF INCORPORATION

95 AUG 29 AM 10:19

1. The name of the corporation shall be:

SUNCOAST HOME MORTGAGE CORPORATION

2. The principal place of business and mailing address of the corporation is:

275 96th Avenue North - Suite 2  
P.O. Box 23232  
St. Petersburg, FL 33742

3. The corporation shall have authority to issue 7500 shares of stock.

4. The registered agent of the corporation is Ronald C. Bayless and the registered street address is: 6952 So. Shore Drive So., So. Pasadena, FL 33703.

5. The initial Board of Directors shall have two members, whose names and home addresses are as follows:

William D. Tomlinson  
114 114th Terrace N.E.  
St. Petersburg, FL 33702

Ronald C. Bayless  
6952 So. Shore Drive So.  
So. Pasadena, FL 33703

The number of directors may be raised or lowered by amendment of the bylaws of the corporation, but shall in no event be less than one.

6. The incorporators of this corporation are:

William D. Tomlinson  
114 114th Terrace N.E.  
St. Petersburg, FL 33702

Ronald C. Bayless  
6952 So. Shore Drive So.  
So. Pasadena, FL 33703

Dated: 8-23-95

Ronald C. Bayless  
Ronald C. Bayless

William D. Tomlinson  
William D. Tomlinson

Having been named as registered agent and to accept service of process for the above corporation at the place designated above, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of the Florida Statutes relating to the proper and complete performance of my duties, and am familiar with and accept the obligations of my position as registered agent.

Dated: 8-23-95

Ronald C. Bayless  
Ronald C. Bayless, Registered Agent



FLORIDA DEPARTMENT OF STATE  
Sandra B. Morham  
Secretary of State

FILED  
FLORIDA DEPARTMENT OF STATE  
DIVISION OF CORPORATIONS

95 AUG 28 AM 10:19

August 14, 1995

DEAN TOMLINSON  
P. O. BOX 23232  
ST. PETERSBURG, FL 33742

The name SUNCOAST HOME MORTGAGE CORPORATION has been reserved for 120 days beginning August 14, 1995. The reservation number is R95000003652 and this reservation is **NONRENEWABLE**.

A reservation is not a grant of authority to use the name. It is only a withholding of a name from its availability for use by another. When the proposed document is submitted, the name will **AGAIN** be checked against the records of the Division and if still no conflict exists and all other requirements are fulfilled, the reserved name shall be filed as the entity name.

The Division of Corporations is a ministerial filing office and may not render any legal advice. The Division does not adjudicate the legality of any corporate name or arbitrate disputes between entities. You may wish to review other laws such as common law rights, including rights to a trade name; United States Code, Federal Trademark Act, Section 1051 (Lanham Act); Chapter 495, Florida Statutes, Registration of Trademarks and Service Marks (Florida Trademark Act); and Section 865.09, Florida Statutes (Fictitious Name Act).

If someone else submits the document for filing, it must have a copy of this letter attached.

Should you have any questions regarding this matter, please telephone (904) 488-9000, the Name Availability Section

Tammy Hampton

Letter number: 195A00037871