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FLORIDA DIVISION OF CORPORATIONS

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TO: DIVISION OF CORPORATIONS

FROM: MIDSTATE LEGAL SUPPLY CORP.

DEPARTMENT OF STATE

4435 OLD WINTER GARDEN RD

STATE OF FLORIDA

409 EAST GAINES STREET

ORLANDO FL 32811-

94

TALLAHASSEE, FL 32399

CONTACT: DAVID ALMEIDA

FAX: (904) 922-4000

PHONE: (407) 299-8220

FAX: (407) 291-8912

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DOCUMENT TYPE: FLORIDA PROFIT CORPORATION OR P.A.

NAME: CHARTER MORTGAGE INVESTMENT CORPORATION

FAX AUDIT NUMBER: H96000000023

CURRENT STATUS: REQUESTED

DATE REQUESTED: 01/02/1996

TIME REQUESTED: 09:49:30

CERTIFIED COPIES: 1

CERTIFICATE OF STATUS: 0

NUMBER OF PAGES: 1

METHOD OF DELIVERY: FAX

ESTIMATED CHARGE: \$122.50

ACCOUNT NUMBER: 075350000353

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

*[Handwritten signature]*

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00:11:11 2-JAN-96

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AUDIT #H 96000000023

**Articles of Incorporation of****CHARTER MORTGAGE INVESTMENT CORPORATION**

The undersigned sole incorporator, being a natural person competent to contract and desiring to form a corporation under Title XXXV, Chapter 607 of the revised Florida Statutes, herewith submits the following information:

1. The name of the corporation is:

**CHARTER MORTGAGE INVESTMENT CORPORATION**

2. The duration of the corporation shall be perpetual.

3. The general purpose or purposes for which this corporation is being formed are to include the transaction of any or all lawful business for which corporations may be incorporated under this chapter.

4. The aggregate number of shares which the corporation shall have authority to issue is 1,000 shares, all without par value and of one class.

5. The principal address and mailing address of the corporation will be

114 N. Brown Ave.; Orlando, FL 32801

6. The name of its initial registered agent is MIDSTATE LEGAL SUPPLY CORP. Its address is: 4435 Old Winter Garden Rd., Orlando FL 32811.

7. The number of directors constituting the initial board of directors is one and the name and address of the person who is to serve as a member thereof is as follows:

Joseph W. Varnadore; 114 N. Brown Ave.; Orlando, FL 32801

8. The name and address of the sole incorporator is: DAVID ALMEIDA, c/o MIDSTATE LEGAL SUPPLY CORP., 4435 Old Winter Garden Rd., Orlando, FL 32811, (407) 299-8220.

IN WITNESS WHEREOF, the undersigned, as sole incorporator of this corporation has executed these Articles of Incorporation. Dated:

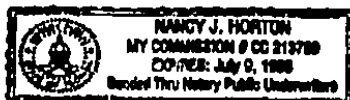
January 2, 1996

*David Almeida*  
DAVID ALMEIDA  
Incorporator

STATE OF FLORIDA  
COUNTY OF ORANGE

I HEREBY CERTIFY, that on this day, before me, a Notary Public duly authorized in the state and county named above to take acknowledgements personally appeared DAVID ALMEIDA, known to me to be the person described as the subscriber in and who executed the foregoing Articles of Incorporation and acknowledged before me that he subscribed to those Articles of Incorporation.

WITNESS my hand and official seal in the county and State named on



*Nancy J. Horton*  
Notary Public

I, the undersigned, hereby accept appointment as Resident Agent of the above noted corporation.

DAVID ALMEIDA  
c/o MIDSTATE LEGAL SUPPLY CORP.  
4435 Old Winter Garden Rd.  
Orlando, FL 32811  
(407) 299-8220

*David Almeida*  
DAVID ALMEIDA  
Assistant Secretary  
MIDSTATE LEGAL SUPPLY CORP.

AUDIT #H96000000023

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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**Charter First Funding Corp  
529 Versailles Drive  
Suite 103  
Maitland Fl 32751  
1-407-629-8673**

**FILED**  
97 AUG 11 PM 3:52  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA

August 4<sup>th</sup>, 1997

To whom it may concern,

Enclosed please find Articles of Amendment to Articles of Incorporation and a check for \$87.50 which includes \$35.00 for the filing fee and \$52.50 for a certified copy of the amendment. The above address and phone number is correct.

Sincerely,

  
Joseph Varnadore

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\*\*\*\*\*87.50 \*\*\*\*\*87.50

*Amend & N/c*

VS AUG 20 1997

ARTICLES OF AMENDMENT  
TO  
ARTICLES OF INCORPORATION  
OF

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97 AUG 11 PM 3:53  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA

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Charter Mortgage Investment Corporation  
(present name)

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*Pursuant to the provisions of section 607.1006, Florida Statutes, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation:*

**FIRST:** Amendment(s) adopted: *(indicate article number(s) being amended, added or deleted)*

Article 1 is amended as follows:  
Name of corporation is changed to

CHARTER FIRST FUNDING CORP

Article 5 is amended as follows:

The principal address and mailing address of the corporation will be

529 Versailles Drive Ste 103  
Maitland, FL 32751

**SECOND:** If an amendment provides for an exchange, reclassification or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself, are as follows:

**THIRD:** The date of each amendment's adoption: January 1, 1997

**FOURTH:** Adoption of Amendment(s) (CHECK ONE)

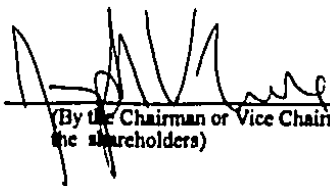
- ☒ The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) was/were sufficient for approval.
- ☐ The amendment(s) was/were approved by the shareholders through voting groups. *The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):*

"The number of votes cast for the amendment(s) was/were sufficient for approval by \_\_\_\_\_ voting group."

- ☐ The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.
- ☐ The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.

Signed this 4th day of August, 19 97

Signature



Joseph Varnadore, President

(By the Chairman or Vice Chairman of the Board of Directors, President or other officer if adopted by the shareholders)

OR

(By a director if adopted by the directors)

OR

(By an incorporator if adopted by the incorporators)

Joseph Varnadore

Typed or printed name

President

Title