P9600005326

TRANSMIT, AL LETTER

Department of State Division of Corporations P. O. Box 6327 Tallahassoe, FL 32314

500001 669295 -01/16/96--01027--001 -****131.25

SUBJECT: <u> </u>	ST RATE MORTG	IAGE SERVICES. name - must include su	INC.	
Enclosed is an origina for : \$70.00 Filing Fee	al and one (1) co \$78.75 Filing Fee & Certificate	\$122.50 Filing Fee & Certified Copy Additional Copy	XX \$131.25 Filling Fee, Certified Copy & Certificate	95 Binta
FROM:		. Hart. (printed or typed) sland Way #107 Address		THE STATE ST
	Cit (81	er, F1. 34630 y, State & Zip 3) 442-8301 Telephone number		

NOTE: Please provide the original and one copy of the articles.

ct 1/18/210

ARTICLES OF INCORPORATION

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

FIRST RATE MORTGAGE SERVICES, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

1345 South Missouri Avenue Clearwater, F1. 34616

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

One Thousand (1,000)

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

David M.Hart 650 Island Way #107 Clearwater, Fl. 34630

ARTICLE V INCORPORATOR(S)

See instructions for officers/directors

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

David M. Hart 650 Island Way #107 Clearwater, Fl. 34630

The undersigned	incorporator(s) has(have) executed these Articles of Incorporation this
12th day of	
	Gaid M. Hart
-	Signature
<u>,</u> •••	Signature
_	Signature

NOTE: Affixing an officer title after a signature of an incorporator does not constitute the designation of officers.

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is: FIRST RATE MORTGAGE SET	RVICES, INC.
2. The name and address of the registered agent and office is:	98 SS SS
David M. Hart (NAME)	JAN 15
(P.O. Box or Mail Drop Box NO TACCEPTABLE)	EN S: 59
Clearwater, F1, 34630 (CHY/STATE/ZIP)	····
Having been named as registered agent and to accept service of process corporation at the place designated in this certificate, I hereby accept the app azent and agree to act in this capacity. I further agree to comply with the provelating to the proper and complete performance of my duties, and I am familiabligations of my position as registered agent.	Ointment as registered
(SIGNATURE) January (DATE)	12, 1996