

P96000045976

REBECCA COCHRAN

1007 MONTANA AVENUE N.E.  
ST. PETERSBURG, FLORIDA 33703

May 9, 1990

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\*\*\*122.50 \*\*\*122.50

Division of Corporations  
Department of State  
P.O. Box 6327  
Tallahassee, Florida 32314

Dear Division of Corporations,

Enclosed please find Articles of Incorporation for Florida Lending Corporation along with a check in the amount of \$122.50 for filing fee and designation of registered agent.

Also enclosed is a photocopy of the Articles. Please return this to me with the filing date stamped on it.

Thank you,

*Rebecca Cochran*

Rebecca L Cochran

FILED  
96 MAY 30 PM 2:40  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

1000-10894  
1000-10894  
1000-10894



**FLORIDA DEPARTMENT OF STATE**  
**Sandra B. Mortham**  
Secretary of State

May 22, 1986

**REBECCA L COCHRAN**  
1967 MONTANA AVENUE N.E.  
ST PETERSBURG, FL 33703

**SUBJECT: FLORIDA LENDING CORPORATION**  
Ref. Number: W96000010894

We have received your document for **FLORIDA LENDING CORPORATION** and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of an entity name **DOES NOT** constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

When the document is resubmitted, please return a copy of this letter to ensure that your document is properly handled.

If you have any questions about the availability of a particular name, please call (904) 488-9000.

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) 487-6933.

Dana Farmer  
Document Specialist

Letter Number: 096A00025443

**REBECCA L COCHRAN**

**1987 MONTANA AVENUE N.E.  
ST. PETERSBURG, FLORIDA 33703**

**May 28, 1996**

**Division of Corporations  
Department of State  
P.O. Box 6327  
Tallahassee, Florida 32314**

**Dear Division of Corporations,**

**Per your letter dated May 22, 1996, please find enclosed a revised Articles of Incorporation for Bay Lending Corporation. A check in the amount of \$122.50 for filing fee and designation of registered agent was previously submitted.**

**Also enclosed is a photocopy of the Articles. Please return this to me with the filing date stamped on it.**

**You can reach me at (813) 832-3033 between 8:30 - 4:00 Monday thru Friday. Thank you.**



**Rebecca L Cochran**

**Articles of Incorporation  
of  
Bay Lending Corporation**

**FILED**  
96 MAY 30 PM 2:40  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned incorporator to these Articles of Incorporation hereby forms a corporation (the "Corporation") under the laws of the State of Florida as follows:

**ARTICLE I**  
**NAME**

The name of the Corporation is: Bay Lending Corporation.

**ARTICLE II**  
**Term of Existence**

The date when corporate existence shall commence shall be the date of the filing of these articles of incorporation by the office of the Florida Department of State and the Corporation shall have perpetual existence thereafter.

**ARTICLE III**  
**Nature of Business**

The Corporation is organized to engage in the business of mortgage lending and in any and all other lawful business.

**ARTICLE IV**  
**Capital Stock**

The Corporation is authorized to issue 1,000 shares of \$.01 par value common stock, which shall be designated common shares.

**ARTICLE V**  
**Initial Registered Office and Agent**

The street address of the initial registered office of the Corporation is 1967 Montana Avenue N.E., St. Petersburg, Florida 33703, and the name of the registered agent at such address is Mitchell H. Cochran. Principal location also.

**ARTICLE VI**  
**Directors**

The Corporation shall have three (3) directors initially. The number of directors may be increased or decreased from time to time as provided by the bylaws of the Corporation, provided that the Corporation shall always have at least one director. The names and addresses of the initial directors of the Corporation who shall serve until their successors are duly elected and qualified are:

<u>NAME</u>	<u>ADDRESS</u>
Mitchell H. Cochran	1967 Montana Avenue NE St. Petersburg, Florida 33703
Rebecca L Cochran	1967 Montana Avenue NE St. Petersburg, Florida 33703
George Cochran	8200 35th Avenue North St. Petersburg, Florida 33710

**ARTICLE VII**  
**Incorporator**

The name and address of the incorporator signing these articles of incorporation are:

<u>Name</u>	<u>Address</u>
Rebecca L Cochran	1967 Montana Avenue NE St. Petersburg, Florida 33703

**ARTICLE VIII**  
**Bylaws**

The power to adopt, alter, amend, or repeal bylaws shall be vested in the board of directors of the Corporation.

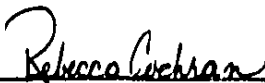
**ARTICLE IX**  
**Indemnification**

The Corporation shall indemnify any director or officer or any ~~former~~ director or officer to the full extent permitted by law.

**ARTICLE X**  
**Amendment**

These articles of Incorporation may be amended in the manner provided by law.

IN WITNESS WHEREOF, the undersigned incorporator has executed the articles of Incorporation this 28th day of May, 1996.

  
\_\_\_\_\_  
Rebecca L. Cochran

STATE OF FLORIDA  
COUNTY OF PINELLAS

The foregoing articles of Incorporation were acknowledged before me this 28th day of May, 1996, by Rebecca L Cochran, as incorporator.



DAWN E HUDSON  
My Commission CC41647  
Expires Oct. 26, 1998  
Bonded by FAI  
900-422-1656

  
\_\_\_\_\_  
Notary Public  
My Commission Expires:

**ACCEPTANCE BY REGISTERED AGENT**

Having been named registered agent and having been designated to accept service of process for the Corporation, at the place designated as the registered office, I hereby agree to serve as registered agent, to comply with all laws regarding the performance of my duties, and to accept the duties and obligations of Section 607.325, Florida Statutes.

Dated this 28th day of May, 1996.

  
\_\_\_\_\_  
Mitchell H. Cochran

FILED  
96 MAY 30 PM 2:40  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

BAY LENDING CORPORATION

P46000045976

July 17, 1998

Division of Corporations  
Department of State  
P.O. Box 6327  
Tallahassee, Florida 32314

RE: Bay Lending Corporation  
Document No. P0000004 076

Dear Division of Corporations,

This letter is to notify you of a change of address for Bay Lending Corporation. The new  
Corporate address is:

Bay Lending Corporation  
7500 4th Street North, Suite A  
St. Petersburg, Florida 33702

(813) 521-9400

Please change your records to reflect this new address. Thank you.

Sincerely,

BAY LENDING CORPORATION

*Rebecca Cochran*

Rebecca L. Cochran  
Vice President

7500 4TH STREET NORTH, ST. PETERSBURG, FL 33702  
PH. (813) 521-9400 FAX (813) 525-6411

9/5/18 WPD  
RACING form