

P97000039971

TRANSMITTAL LETTER

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

800002149508---2
-04/21/97--01142--003
****122.50 ****122.50

SUBJECT: Heritage Mortgage of NW Florida, Inc.
(Proposed corporate name - must include suffix)

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

☐ \$70.00
Filing Fee

☐ \$78.75
Filing Fee
& Certificate

☒ \$122.50
Filing Fee
& Certified Copy

☐ \$131.25
Filing Fee,
Certified Copy
& Certificate

ADDITIONAL COPY REQUIRED

FROM:

Susan M. Goff

Name (Printed or typed)

4980 S. Fendon Blvd. Suite B

Address

Crestview, FL 32536

City, State & Zip

904-682-8635

Daytime Telephone number

SECRET
TALLAHASSEE, FLORIDA

97 MAY -5 AM 8:47

FILED

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

nc 5/6/97



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

April 29, 1997

SUSAN M. GOFF
4980 S. FERDON BLVD.
SUITE B
CRESTVIEW, FL 32536

SUBJECT: HERITAGE MORTGAGE OF NW FLORIDA, INC.
Ref. Number: W97000009236

We have received your document for HERITAGE MORTGAGE OF NW FLORIDA, INC. 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 document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation"); and the registered agent's signature.

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) 487-6067.

Neysa Culligan
Document Specialist

Letter Number: 397A00020532



FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham
Secretary of State

April 22, 1997

SUSAN M. GOFF
4980 S. FERDON BLVD.
SUITE B
CRESTVIEW, FL 32536

SUBJECT: HERITAGE MORTGAGE OF NW FLORIDA, INC.
Ref. Number: W97000009236

We have received your document for HERITAGE MORTGAGE OF NW FLORIDA, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

According to section 607.0202(1)(b) or 617.0202(1)(b), Florida Statutes, you must list the corporation's principal office, and if different, a mailing address in the document. If the principal address and the registered office address are the same, please indicate so in your document.

The document is illegible and not acceptable for imaging.

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) 487-6067.

Neysa Culligan
Document Specialist

Letter Number: 397A00020532

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF
HERITAGE MORTGAGE of NW Florida, INC.**

The undersigned subscribers to these Articles, natural persons competent to contract, hereby form a corporation under the laws of the State of Florida, and under the following articles:

ARTICLE I. NAME AND PRINCIPAL OFFICE

The name of this corporation shall be
HERITAGE MORTGAGE of NW Florida, INC.

The street address of the principal office in this state shall be 4980 S. Ferdon Blvd. Crestview, FL 32536, and the mailing address is the same.

ARTICLE II. NATURE OF BUSINESS

This corporation shall not conduct a banking, safe deposit, trust, insurance, surety, express, railroad, canal, telegraph, telephone, or cemetery company or a building and loan association, fraternal benefit society, or a State Fair or Exposition. Subject to such limitations, it shall engage in any activity or business permitted under the laws of this United States or the State of Florida.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having a nominal par value of \$1.00 per share.

ARTICLE IV. TERM OF EXISTENCE

This corporation shall have perpetual existence commencing on the filing of these articles.

ARTICLE V. INITIAL REGISTERED OFFICE AND AGENT

The street address of the corporation's initial registered office is 4980 S. Ferdon Blvd. Suite B, Crestview, FL 32536, and the name of the initial registered agent of this corporation is Susan M. Goff.

ARTICLE VI. DIRECTORS

The business of the corporation shall be managed and its corporate powers exercised by a Board of one or more directors. The corporation shall have one (1) directors initially. The number of directors may be increased or decreased from time to time by the by-laws adopted by the stockholders, but there shall never be less than one.

ARTICLE VII. INITIAL DIRECTORS AND OFFICERS

The name and post office address of the initial directors and corporate officers of the corporation are:

Susan M. Goff-President
4728 Meadow Lake Dr.
Crestview, FL 32539-6333

ARTICLE VIII. INCORPORATORS

The name and residence address of the subscriber to these Articles of Incorporation is:

Susan M. Goff
4728 Meadow Lake Dr.
Crestview, FL 32539-6333

ARTICLE IX. RESTRICTION ON SALE OF STOCK

The corporation and, subject to the priority of the corporation, the remaining stockholders of the corporation shall have preference in the purchase of any shares of capital stock of the corporation and any attempted sale of such shares of stock in violation of this provision shall be null and void. In case a stockholder, his or her personal representative, heirs, devisees, legatees, pledges, assignees, receivers, trustee in bankruptcy, or any other person holding under or in privity with any stockholder, desires to sell his or her shares of stock, he or she shall file notice in writing of such intention with the president of the corporation stating the terms of such bona fide offer which he or she has received, and unless the terms of such offer are accepted by the corporation within ten (10) days, it shall be deemed to have waived its privilege of purchasing. In the event the corporation is legally unable to purchase such stock or otherwise waives its privilege of purchasing, the president of the corporation shall mail written notice to all remaining stockholders, by certified mail, return receipt requested, advising them of the terms of such bona fide offer, and unless the terms of such offer are accepted by any or all of the other stockholders within ten (10) days from the date of mailing such notice, they shall be deemed to have waived their privilege of purchasing, and the stockholders, or the person in privity with him or her, desiring to sell shall be at liberty to effect a sale upon the terms of such bona fide offer. No stockholder may cause the corporation or remaining stockholders to waive their privilege of purchasing until such stockholder has received a bona fide offer for the purchase of such shares. Neither the corporation nor the remaining stockholders,

(collectively), may exercise their privilege of purchasing as to any shares of stock less than the total number of shares involved in such bona fide offer.

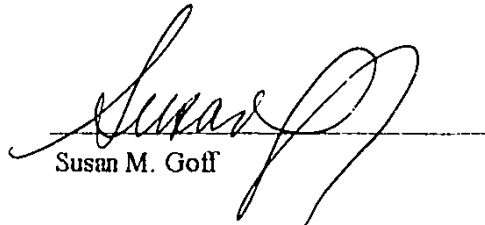
ARTICLE X. INDEMNIFICATION

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

ARTICLE XI. AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, by a majority vote of the Board of Directors, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, these Articles of Incorporation are subscribed by the undersigned this 24 day of April, 1997.


Susan M. Goff

STATE OF FLORIDA
COUNTY OF OKALOOSA

BEFORE ME, the undersigned authority in and for said state and count, personally appeared SUSAN M. GOFF, personally known to me and known to me to be the individual described in and who, after taking an oath, executed the foregoing Articles of Incorporation of HERITAGE MORTGAGE of NW Florida, INC. and he acknowledged before me that he executed the same freely and voluntarily for the uses and purpose therein expressed.

GIVEN under my hand and official seal this 24 day of April, 1997

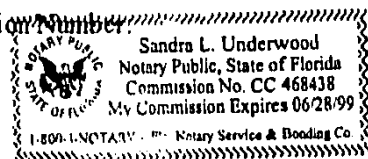


NOTARY PUBLIC

Typed Name: Sandy Underwood

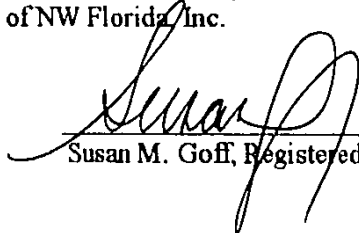
Commission Expires:

Commission Number:



Registered Agent Acceptance

I hereby am familiar with and accept the duties and responsibilities as registered agent for the corporation of Heritage Mortgage of NW Florida, Inc.




Susan M. Goff, Registered Agent

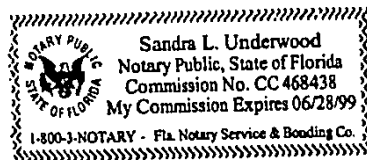
STATE OF FLORIDA
COUNTY OF OKALOOSA

BEFORE ME, the undersigned authority in and for said state and count, personally appeared Susan M. Goff, personally known to me and known to me to be the individual described in and who, after taking an oath, executed the foregoing Acceptance of Registered Agent of Heritage Mortgage of NW Florida, Inc. and she acknowledged before me that she executed the same freely and voluntarily for the uses and purposes therein expressed.

GIVEN under my hand and official seal this 30th day of April, 1997.



NOTARY PUBLIC
Name: Sandra L. Underwood



FILED
97 MAY -5 AM 8:47
TALLAHASSEE, FLORIDA