

# P7000066145

Boyd, Lindsey, Williams, & Branch  
Requestor's Name

1407 Piedmont Drive East  
Address

Tallahassee, FL 32312 386-2171  
City/State/Zip Phone #

386-2171

500002247345--3

-07/25/97--01001-031

Office Use Only \*\*\*131.25 \*\*\*131.25

**CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):**

Pyramid Mortgage Company  
1. ~~Premier Mortgage Company of Florida Inc~~  
(Corporation Name) (Document #)

2. \_\_\_\_\_  
(Corporation Name) (Document #)

3. \_\_\_\_\_  
(Corporation Name) (Document #)

4. \_\_\_\_\_  
(Corporation Name) (Document #)

☒ Walk in ☒ Pick up time ☒ Certified Copy  
☐ Mail out ☐ Will wait ☐ Photocopy ☒ Certificate of Status

NEW FILINGS	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

Monkwe  
AUTHORIZATION BY PHONE TO  
CORRECT R/A address

DATE 7-31-97

DOC EXAM KR

CR2E031(1/95)

Anna - Office Manager  
AUTHORIZATION BY PHONE TO  
CORRECT Corp suffix

DATE 7-31-97

DOC EXAM LR

K.R. JUL 31 1997

Examiner's Initials

W97-17142  
K.R. JUL 25 1997



FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham  
Secretary of State

July 25, 1997

BOYD LINDSEY WILLIAMS & BRANCH  
1407 PIEDMONT DRIVE EAST  
TALLAHASSEE, FL 33312

SUBJECT: PREMIER MORTGAGE COMPANY OF FLORIDA, INC.  
Ref. Number: W97000017142

We have received your document for PREMIER MORTGAGE COMPANY OF FLORIDA, INC. and your check(s) totaling \$131.25. 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 a name is not acceptable. Please select a new name and make the correction in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

Please return the original and one copy of 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 (850) 487-6932.

Kimberly Rolfe  
Document Specialist

Letter Number: 797A00037639

1997 JUL 28 10 31 AM  
TALLAHASSEE, FL  
RECEIVED

**ARTICLES OF INCORPORATION**

**OF**

**Pyramid Mortgage Company**

Pursuant to Section 607.0202, Florida Statutes, these articles of incorporation provide that:

**ARTICLE ONE  
NAME**

The name of the corporation is **Pyramid Mortgage Company**, whose mailing address is 1600 N.E. Miami Gardens Drive, N. Miami Beach, Florida.

**ARTICLE TWO  
CORPORATE DURATION**

The duration of the corporation is perpetual.

**ARTICLE THREE  
PURPOSE OR PURPOSES**

The general purpose of this corporation is to have and to exercise all the power now or hereafter conferred by the laws of the State of Florida upon corporations organized pursuant to the laws under which the corporation is organized and any and all acts amendatory thereof and supplemental thereto.

**ARTICLE FOUR  
CAPITAL STOCK**

The corporation is authorized to issue 100 shares of common stock of a par value of \$1.00 a share.

**ARTICLE FIVE  
ISSUANCE OF STOCK**

At any time and from time to time when authorized by resolution of the board of directions and without any action by its stockholders, the corporation may issue or sell any shares of its

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

capital stock of any class, whether out of the unissued shares authorized by the articles of incorporation of the corporation as originally filed or by any amendment thereof, or out of shares of its stock acquired after the issue, and whether or not the shares issued or sold shall confer upon the holders of them the right to exchange such shares for other shares of stock of the corporation of any class or classes. The corporation may receive in payment, in whole or in part, for any shares of its stock issued or sold by it, cash, labor done, personal property or real property, or leases thereof, and in the absence of actual fraud in the transaction, the judgment of the directors of the corporation as to the value of the labor, property, real estate, or lease thereof so received, shall be conclusive.

#### **ARTICLE SIX PREEMPTIVE RIGHTS**

Each shareholder of the corporation shall have the right to purchase, subscribe for, or receive a right or rights to purchase or subscribe for, at the par value thereof, a pro rata portion of:

1. Any stock of any class that the corporation may issue or sell, whether or not exchangeable for any stock of the corporation of any class or classes, and whether or not of unissued shares authorized by the articles of incorporation as originally filed or by any amendment thereof or out of shares of stock of the corporation acquired by it after the issuance thereof, and whether issued for cash, labor done, personal property, or real property or leases thereof; or

2. Any obligation that the corporation may issue or sell which is convertible into or exchangeable for any stock of the corporation of any class or classes, or to which is attached or pertinent any warrant or warrants or other instrument or instruments conferring on the holder the right to subscribe for or purchase from the corporation any shares of its stock of any class or classes.

#### **ARTICLE SEVEN STOCK TRANSFERS**

No shareholder shall have the right to sell, assign, pledge, encumber, transfer, or otherwise dispose of any of the shares of the corporation without first offering such shares for sale to the corporation at the net asset value thereof. Such offer shall be in writing, signed by the shareholder; shall be sent by registered or certified mail to the corporation at its principal place of business; and shall remain open for acceptance by the corporation for a period of thirty (30) days from the date of mailing. If the corporation fails or refuses within such period to make satisfactory arrangements for the purchase of such shares, the shareholder shall have the right to dispose of his or her shares as he or she may see fit.

On the death of any shareholder, the corporation shall have the right to purchase all shares owned by such shareholder immediately prior to his or her death on the terms set forth above, and this provision shall be binding on the executor, administrator, or personal representative of each shareholder.

Each share certificate issued by the corporation shall have printed or stamped on it the following legend: "These shares are held subject to certain transfer restrictions imposed by the articles of incorporation of the corporation. A copy of such articles is on file at the principal office of the corporation."

**ARTICLE EIGHT  
DIRECTORS**

The business of the corporation shall be managed and conducted by a board of not less than one and not more than three directors. The number shall be fixed by the bylaws and may be changed from time to time. The name and address of each member of the first board of directors are as follows:

Gary A. Fioretti  
4502 E. Morgan Avenue  
Evansville, Indiana 47715

Michelle M. Fioretti  
4502 E. Morgan Avenue  
Evansville, Indiana 47715

**ARTICLE NINE  
DIRECTORS - INDEMNIFICATION**

(a) The corporation shall indemnify any person who was or is a party or is threatened to made a party to any threatened, pending, or completed action, suit, or proceeding, whether civil or criminal, administrative or investigative, by reason of the fact that he or she is or was a director, officer, employee, or agent of the corporation, or is or was serving at the request of the corporation as a director, officer, employee, or agent of another corporation, partnership, joint venture, trust, or other enterprise, against expenses (including attorneys' fees), judgments, fines, and amounts paid in settlement, actually and

reasonably incurred by him or her in connection with such action, suit, or proceeding, including any appeal thereof, if he or she acted in good faith or in a manner he or she reasonably believed to be in or not opposed to the best interests of the corporation, and with respect to any criminal action or proceeding, if he or she had no reasonable cause to believe such conduct was unlawful. However, with respect to any action by or in the right of the corporation to procure a judgment in its favor, no indemnification shall be made in respect of any claim, issue, or matter as to which such person is adjudged liable for negligence or misconduct in the performance of his or her duty to the corporation unless, and only to the extent that, the court in which such action or suit was brought determines, on application, that despite the adjudication of liability, such person is fairly and reasonably entitled to indemnity in view of all the circumstances of the case. Any indemnification hereunder shall be made only on a determination by a majority of disinterested directors [subject to the approval of a majority of shareholders] that indemnification is proper in the particular circumstances because the party to be indemnified has met the applicable standard of conduct. Determination of any action, suit, or proceedings by judgment, order, settlement, conviction, or on a plea of nolo contendere or its equivalent, shall not, of itself, create a presumption that the party did not meet the applicable standard of conduct. Indemnification hereunder may be paid by the corporation in advance of the final disposition of any action, suit, or proceedings, on a preliminary determination

that the director, officer, employee, or agent met the applicable standard of conduct and on receipt of an undertaking by or on behalf of the director, officer, employee, or agent to repay such amount, unless it is ultimately determined that he or she is entitled to be indemnified by the corporation as authorized in this section.

(b) The corporation shall also indemnify any director, officer, employee, or agent who has been successful on the merits or otherwise, in defense of any action, suit or proceeding, or in defense of any claim, issue, or matter therein, against all expenses, including attorneys' fees, actually and reasonably incurred by him in connection therewith, without the necessity of an independent determination that such director, officer, employee, or agent met any appropriate standard of conduct.

(c) The indemnification provided for herein shall continue as to any person who has ceased to be a director, officer, employee, or agent, and shall inure to the benefit of the heirs, executors, and administrators of such person.

(d) In addition to the indemnification provided for herein, the corporation shall have power to make any other or further indemnification, except an indemnification against gross negligence or willful misconduct, under any resolution or agreement duly adopted by a majority of disinterested directors, or duly authorized by a majority of shareholders.



(e) If any expenses or other amounts are paid by way of indemnification, otherwise than by court order or action by the shareholders, the corporation shall, not later than the time of delivery to the shareholders of written notice of the next annual meeting, unless such meeting is held within three months from the date of such payment, and, in any event, within fifteen months from the date of such payment, deliver by mail to each shareholder of record at the time entitled to vote for the election of directors, a statement specifying the persons paid, the amounts paid, and the nature and status at the time of such payment of the litigations or threatened litigation.

**ARTICLE ELEVEN  
DIRECTORS - INSURANCE AGAINST PROFESSIONAL  
LIABILITY**

The corporation shall have power to purchase and maintain insurance on behalf of any person who is or was a director, officer, employee, or agent of the corporation, or who is or was serving at the request of the corporation as a director, officer, employee, or agent of another corporation, partnership, joint venture, trust, or other enterprise, against any liability asserted against him or her and incurred by him in any such capacity, or arising out of his or her status as such, whether or not the corporation would have authority to indemnify him or her against such liability under the provisions of these articles, or under law.

**ARTICLE TWELVE**

**BOARD OF DIRECTORS  
UNANIMOUS WRITTEN CONSENT OF DIRECTORS**

Any action required or permitted to be taken by the board of directors of the corporation may be taken without a meeting if all members of the board individually or collectively consent in writing to such action. Such written consent or consents shall be filed with the minutes of the proceedings of the board of directors. Such action by written consent shall have the same force and effect as a unanimous vote of the directors.

**ARTICLE THIRTEEN  
REGISTERED AGENT**

The initial registered agent for this corporation is Stuart Posner at the corporate address, who upon accepting this designation, agrees to comply with the provisions of Florida law with respect to keeping an office open for service of process.

**ARTICLE FOURTEEN  
INCORPORATOR**

The name and street address of the incorporator is Gary A. Fioretti, 4502 E. Morgan Avenue, Evansville, Indiana 47715.

DATED on July 3, 1997.

  
\_\_\_\_\_  
GARY A. FIORETTI

STATE OF INDIANA

STATE OF INDIANA  
COUNTY OF VANDERBURGH

I hereby certify that on this day before me, an officer duly authorized in the above-mentioned state and county to take acknowledgments, personally appeared GARY A. FIORETTI, who is ☒ personally known to me to be the person described herein or ☐ presented the following identification: \_\_\_\_\_ and who executed the foregoing instrument and acknowledged before me that he executed the same and did not take an oath.

WITNESS my hand and official seal in the above-mentioned County and State this \_\_\_\_ day of July, 1997.

  
NOTARY PUBLIC

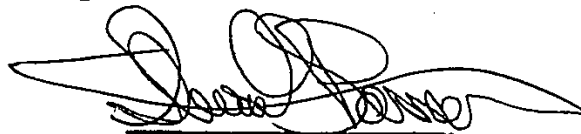
Maretha L JONES  
Printed Name

My Commission Expires: 11-13-98

CONSENT OF REGISTERED AGENT

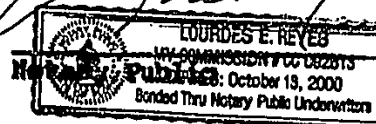
HAVING BEEN NAMED as registered agent for this corporation at the registered office designated in the foregoing articles of incorporation, the undersigned accepts the designation.

DATED this 3rd day of July, 1997.

  
STUART POSNER

STATE OF FLORIDA  
COUNTY OF DADE

The foregoing instrument was acknowledged before me this 3rd day of July, 1997, by STUART POSNER and who ☒ is personally known to me or ☐ presented the following identification:  
Maryland DBLIC: P256777271 and did not take an oath.



Lourdes E Reyes  
Print Name

My Commission Expires: 10.13.2000