

AUG-04-1997 14:48

P 97 0000 672 78

P.01/04

8/04/97

FLORIDA DIVISION OF CORPORATIONS  
PUBLIC ACCESS SYSTEM  
ELECTRONIC FILING COVER SHEET

2:33 PM

((H97000012712 0)))

TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: FISHER & SAULS, P.A.  
CONTACT: DENA F DEGARMO  
PHONE: (813)822-2033

ACCT#: 076666001271

FAX #: (813)822-1633

NAME: ORCA MORTGAGE SERVICES, INC.

AUDIT NUMBER.....H97000012712

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..0

PAGES..... 3

CERT. COPIES.....0

DEL.METHOD.. FAX

EST.CHARGE.. \$70.00

NOTE: PLEASE PRINT THIS PAGE AND USE IT AS A COVER SHEET. TYPE THE FAX  
AUDIT NUMBER ON THE TOP AND BOTTOM OF ALL PAGES OF THE DOCUMENT

\*\* ENTER 'M' FOR MENU. \*\*

ENTER SELECTION AND <CR>:

Menu: <Ctrl R-Shift>

9600 701 REC

ANSI

Online

FILED

97 AUG -4 PM 4: 01

TALLAHASSEE, FLORIDA

P. 01/04/97

AUG 5 1997

AUG-04-1997 14:42

P.02/04  
H97000012712

ARTICLES OF INCORPORATION  
OF  
ORCA MORTGAGE SERVICES, INC.

FILED  
91 AUG -4 PM 4:01  
TALLAHASSEE, FLORIDA

ARTICLE 1: NAME AND MAILING ADDRESS

The name of this Corporation is ORCA MORTGAGE SERVICES, INC., and its principal office or mailing address is 5400 26th Street W., Apt. M212, Bradenton, FL 34207.

ARTICLE 2: DURATION

This Corporation shall exist perpetually, commencing as of the date of acceptance and filing of these Articles by the Secretary of State of the State of Florida.

ARTICLE 3: PURPOSE

This Corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE 4: CAPITAL STOCK

This Corporation is authorized to issue 10,000 shares of .10 par value common stock.

ARTICLE 5: INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this Corporation is 5400 26th Street W., Apt. M212, Bradenton, FL 34207, and the name of the initial registered agent is Philip Smoak.

ARTICLE 6: INITIAL BOARD OF DIRECTORS

This Corporation initially shall have 1 director. The number of directors may be either increased or diminished from time to time as provided in the Bylaws but shall never be less than one. The name and address of the initial director of this Corporation is :

NAME

ADDRESS

Philip Smoak

5400 26th Street W., Bradenton, FL 34207

Prepared by:  
Robert Kapusta, Jr., Esq.  
FBN 441530  
Fisher & Sauls, P.A.  
P.O. Box 387  
St. Petersburg, FL 33731  
(813) 822-2033

H97000012712

ARTICLE 7: INCORPORATOR

The name and address of each person signing these Articles is:

NAME

ADDRESS

Philip Smoak

5400 26th Street W., Bradenton, FL 34207

ARTICLE 8: PREEMPTIVE RIGHTS

Each holder of the common stock of this Corporation shall have the first right (subject to adjustments to avoid the issuance of fractional shares) to purchase shares of any other securities that this Corporation may issue from time to time, whether or not such shares are presently authorized, including shares from the treasury of this Corporation, in the ratio that the number of shares of common stock held by such shareholder at the time of issue then bears to the total number of shares of common stock then outstanding. This right is waived by any holder of the common stock who does not exercise it and pay for the stock available for purchase pursuant to such preemptive rights, within 30 days of his receipt of a written notice from this Corporation inviting him to exercise such right.

ARTICLE 9: INDEMNIFICATION

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

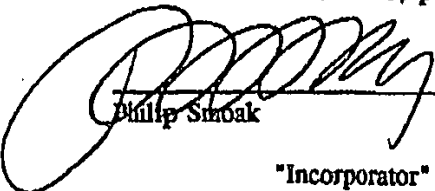
ARTICLE 10: BYLAWS

The initial Bylaws shall be adopted by the Board of Directors. The power to alter, amend or repeal the Bylaws or adopt new Bylaws is vested in the Board of Directors, subject to repeal or change by action of the shareholders.

ARTICLE 11: AMENDMENT

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment thereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this 47th day of August, 1997.

  
Philip Smoak  
"Incorporator"

AUG-04-1997 14:42

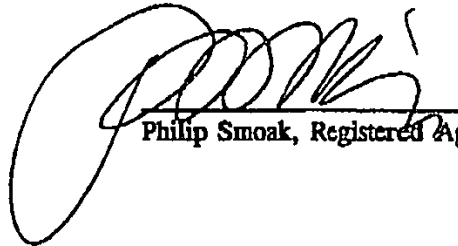
P.04/04

H97000012712

**ACCEPTANCE BY REGISTERED AGENT**

Having been named to accept service of process for the above-named corporation at a place designated in these Articles of Incorporation, I hereby accept to act in this capacity, and agree to comply with the provisions of Chapter 48.091, Florida Statutes, relative to keeping open said office for service of process.

Dated this 4th day of August, 1997.



Philip Smoak, Registered Agent

FILED  
97 AUG -4 PM 4: 01  
TALLAHASSEE, FLORIDA