

P97000096462

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

Mortgage Savings Program, Inc.

Walter Leder
10169 Hoover St.
Spring Hill
FL
34608

300002343873--9
-11/10/97--01193--010
*****78.75 *****78.75

Dear; Secretary of State:

Enclosed you will find our Articles of Incorporation for: Mortgage Savings Program, Inc.. along with a check in the amount of \$ 78.50, (\$35.00 for the filing fee and \$35.00 for the Designation of Registered Agent fee and \$8.50 for the Certificate). If in the future should I want a Certified copy of Articles of Incorporation I will send \$52.50 for them at that time.

Also enclosed are photocopies of the Articles of Incorporation and a self addressed, stamped envelope, please return this duplicate set to us with the filing date and rubber stamps on it and your **Cover Letter** and **Certificate**.

Thank you, 

Incorporator: **Walter Leder**
Mortgage Savings Program, Inc.
10169 Hoover St. Spring Hill, FL 34608

FILED
97 NOV 10 PM 1:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

~~11/10/97~~
Dmc
11/3/97



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

November 3, 1997

WALTER LEDER
10169 HOOVER STREET
SPRING HILL, FL 34608

SUBJECT: MORTGAGE SAVINGS PROGRAM, INC.
Ref. Number: W97000024850

We have received your document for MORTGAGE SAVINGS PROGRAM, INC., however, upon receipt of your document no check was enclosed. Please send a check or money order payable to the Department of State for \$78.75.

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 (850) 487-6923.

Doris McDuffie
Corporate Specialist Supervisor

Letter Number: 197A00053022

Mortgage Savings Program, Inc.

10169 Hoover St., Spring Hill, FL 34608

FILED

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

ARTICLE 1.

The name of the corporation is Mortgage Savings Program, Inc.

ARTICLE 2.

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE 3.

**The principal place of business and mailing address is: 10169 Hoover St.,
Spring Hill, FL 34608**

ARTICLE 4.

**The corporation is organized for the purpose of engaging in any activities
or business permitted under the laws of the United States and the State of
Florida.**

ARTICLE 5.

**The corporation shall have the authority to issue 500 shares of common
stock, in one class only, each with a par value of: \$ \$500.00.**

ARTICLE 6.

The registered agent of the corporation is: **Walter Leder, and the
registered address is: 10169 Hoover St., Spring Hill, FL 34608**

ARTICLE 7.

**The initial Board of Directors shall have One member(s).
The names and addresses are as follows :**

President: Walter Leder, of 10169 Hoover St., Spring Hill, FL 34608
Vice President: Walter Leder, of 10169 Hoover St., Spring Hill, FL 34608
Secretary: Walter Leder, of 10169 Hoover St., Spring Hill, FL 34608
Treasurer: Walter Leder of 10169 Hoover St., Spring Hill, FL 34608

The number of directors may be raised or lowered by amendments of the bylaws of the corporation, but shall never be less than one.

ARTICLE 8

INCORPORATOR

The Incorporator of this corporation is: **Walter Leder**
whose address is: 10169 Hoover St., Spring Hill, FL 34608
SWORN TO and SIGNED this 30 day of October, 1997

Signature: _____

Incorporator, Walter Leder

REGISTERED AGENT

Having been named as Registered Agent and to accept service of process for the above stated corporation at the place designated in this certificate. I hereby accept the appointment as registered agent and agreed to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties and I am familiar with and accept the obligations of my position as registered agent.

SWORN TO and SIGNED this 30 day of October, 1997

Signature: _____

Registered Agent, Walter Leder
Mortgage Savings Program, Inc.
10169 Hoover St.
Spring Hill, FL 34608

Incorporator: Walter Leder
of 10169 Hoover St., Spring Hill, FL 34608

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97 NOV 10 PM 1:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

STATE of FLORIDA
COUNTY OF

Before me personally appeared, the Incorporator, **Walter Leder**, known to me to be the person described in and who executed the foregoing Articles of Incorporation and acknowledged before me that he or she, executed this document for the purpose expressed therein.

Witness my hand and seal on this

30 of Oct, 1997

Identification provided was
an FLDL
L360-905-48-111

Signature: Karen Robinson

Print Notary Name: KAREN ROBINSON
NOTARY PUBLIC, STATE OF FLORIDA

My Commission Expires May 14, 1999



KAREN ROBINSON
My Commission CC483607
Expires May. 14, 1999
Bonded by ANB
800-852-5878

Registered Agent: Walter Leder

Walter Leder

of 10169 Hoover St., Spring Hill, FL 34608

STATE of FLORIDA
COUNTY OF

Before me personally appeared, **Walter Leder the Registered Agent**, known to me to be the person described in and who executed the foregoing Articles of Incorporation and acknowledged before me that he or she, executed this document for the purpose expressed therein.

Witness my hand and seal on this

30 of Oct, 1997

Identification provided was
an FLDL
L360-905-48-111

Signature: Karen Robinson

Print Notary Name: KAREN ROBINSON
NOTARY PUBLIC, STATE OF FLORIDA

My Commission Expires, _____



KAREN H ROBINSON
My Commission CC483607
Expires May. 14, 1999
Bonded by ANB
800-852-5878