

P98000060293

Bay Area Remodelers Inc

Requestor's Name

11999 49th St. N. #102

Address

Clearwater FL 33762

City/State/Zip

Phone #

700002581027--9

07/06/98--01131--014

*****75.00 *****75.00

Office Use Only

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

1. _____
(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	
	Profit
	NonProfit
	Limited Liability
	Domestication
	Other

AMENDMENTS	
	Amendment
	Resignation of R.A., Officer/ Director
	Change of Registered Agent
	Dissolution/Withdrawal
	Merger

OTHER FILINGS	
	Annual Report
	Fictitious Name
	Name Reservation

REGISTRATION/ QUALIFICATION	
	Foreign
	Limited Partnership
	Reinstatement
	Trademark
	Other

FILED
98 JUL -6 AM 10:41
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

OF

A BETTER RATE (A.B.R.) MORTGAGE PROFESSIONALS, INC.

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98 JUL -6 AM 10:41
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

THE UNDERSIGNED SUBSCRIBERS to these Articles of Incorporation, a natural person competent to contract hereby forms this Corporation under the law of the State of Florida Part II, General Corporation Law.

ARTICLE I.

The name of the Corporation is:

A BETTER RATE (A.B.R.) MORTGAGE PROFESSIONALS, INC.

ARTICLE II.

The general nature of business to be transacted by the Corporation and its objects and powers shall be as follows:

To engage in any lawful business including the origination, purchase, and sale of mortgages.

ARTICLE III.

The maximum number of shares of stock of the Corporation is authorized to have outstanding at any one time shall be One hundred thousand (100,000) shares at no par value.

The consideration to be paid for each shall be fixed by the Board of Directors.

ARTICLE IV.

INITIAL CAPITAL

The corporation shall begin with a capital not less than FIVE HUNDRED and NO/DOLLARS (\$500.00).

ARTICLE V.

TERMS OF EXISTENCE

This Corporation shall have perpetual existence.

ARTICLE VI.

The principal place of business of this Corporation shall be located at 11999 49th Street North Suite 102, Clearwater, Florida 33762, or at such places within or without the State of Florida as the Board of Directors shall be appropriate action hereafter, from time to time, determined.

ARTICLE VII.

A. The business of this Corporation shall be conducted and managed by the Board of Directors, and such Board of Directors shall consist of at least one (1) person.

B. A majority of the first Board of Directors named below shall have the power to approve and adopt the By-Laws of this Corporation until their successors are elected or appointed.

C. The qualifications, time and place of election and terms of office of each Director shall be as provided for in the By-Laws of the Corporation.

D. The officers of this Corporation may consist of a President as well as a Secretary/Treasurer and such other officers and agents as may be provided for by the By-Laws of this Corporation, who shall be chosen, serve for such terms and have such

duties as may be prescribed by such By-Laws.

ARTICLE VIII.

INITIAL DIRECTORS

The name and street address of the member of the first Board of Directors, who, unless otherwise provided by the By-Laws of this Corporation, shall hold office and manage the Corporation for the first year of existence of the Corporation, or until their successors are elected or appointed or have qualified, are as follows:

Kevin P. McGinley
11999 49th St. N. Ste.102
Clearwater, Fl. 33762

ARTICLE IX.

The name and post office address of the subscriber to the Articles of Incorporation is as follows:

Kevin P. McGinley
11999 49th St. N. Ste.102
Clearwater, Fl. 33762

ARTICLE X.

DIVIDENDS

A Director shall not be liable for dividends illegally declared, distributions illegally made to stockholders, or any other action taken by reliance in good faith upon the financial statements of the Corporation represented to him to be correct by an officer having charge of its books of account or a financial statement certified by a Certified Public Accountant to fairly reflect the financial condition of the Corporation, nor shall he be liable if, in good faith in determining the amount available for dividends or

distribution, he considers the assets to be of their book value.

ARTICLE XI.

AMENDMENTS

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the Stockholders and approved by a Stockholders meeting by a majority of the stock entitled to vote thereon, unless, all the Directors and all the stockholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

ARTICLE XII.

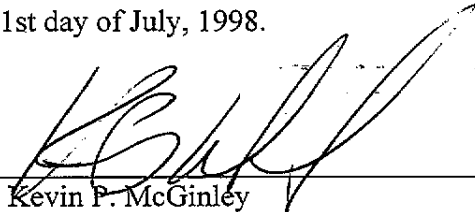
DESIGNATION OF REGISTERED AGENT

The name and address of the Registered Agent shall be:

Kevin P. McGinley
11999 49th St. N. Ste. 102
Clearwater, FL 33762

Kevin P. McGinley, the undersigned, being the original subscriber and incorporator to the foregoing Corporation, does hereby certify that the foregoing constitutes the Charter of the above Corporation.

WITNESS my hand and seal this 1st day of July, 1998.



Kevin P. McGinley

STATE OF FLORIDA)
COUNTY OF PINELLAS)

SS.

I hereby certify, that on this day, before me, a Notary Public duly authorized to take acknowledgements in the State and County aforesaid, personally appeared KEVIN P. MCGINLEY, to me well known and known to be the person described as Subscriber in and who executed the foregoing Articles of Incorporation, and acknowledged before me that he subscribed to these Articles of Incorporation.

WITNESS MY HAND and official seal, in the County and State as aforesaid, this 1st day of July, 1998.


Notary Public

My Commission Expires:



MICHELLE K. HILTON
MY COMMISSION # CC475793 EXPIRES
June 22, 1999
BONDED THRU TROY FAIN INSURANCE, INC.

CERTIFIED DESIGNATING PLACE OF BUSINESS
OR DOMICILE FOR THE SERVICE OF PROCESS
WITHIN THIS STATE NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED

In pursuance of Section 607.034, Florida Statutes, the following is submitted in compliance with said Act.

A BETTER RATE (A.B.R.) MORTGAGE PROFESSIONALS, INC., desiring to organize under the laws of the State of Florida, with its principal office as indicated in the Articles of Incorporation at 11999 49th St. N. Ste.102, Clearwater, Fl. 33762 has named as its agent to accept service of process with this state.

ACKNOWLEDGEMENT

Having been named to accept service of process for the above named Corporation at place designated in this certificate, I hereby accept to act in this capacity and agree to comply with the provisions of said Act relative to keeping open said office.



Kevin P. McGinley

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TALLAHASSEE, FLORIDA