

P98000082169

Peter Makris
2110 Drew Street
Clearwater, FL 33765

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*****70.00 *****70.00

9/16/98

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

Gentlemen:

I am enclosing the Articles of Incorporation and the Certificate Designating Registered Agent / Registered Office. Also enclosed are the applicable fees for the Department of State. Please file the Articles of Incorporation as soon as possible and return the articles back to the address below:

Peter Makris
2110 Drew Street
Clearwater, FL 33765

If there are any questions, or you are having problems filing the Articles, please call me at (813) 446-0000.

Very truly Yours,


Peter Makris

Lisa GAVE
AUTHORIZATION BY PHONE TO
CORRECT art 3
DATE 9/22/98
DOC. EXAM TA

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

✓ 12 corr. art. 1.
✓ Advised Lisa of "Independent Mortgage
of Tampa Bay, INC. - Still wants name."

TA-9/22/98

ARTICLES OF INCORPORATION
OF
INDEPENDENCE MORTGAGE CORP. OF TAMPA BAY

The undersigned incorporator, for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I. NAME

The name of the corporation shall be:

INDEPENDENCE MORTGAGE CORP. OF TAMPA BAY

The principal place of business of this corporation shall be: 2110 DREW STREET, STE.# 220, CLEARWATER, FLORIDA 33765.
The mailing address of this corporation shall be: 2110 DREW STREET, STE. #220, CLEARWATER, FLORIDA 33765.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage in or transact any or all lawful activities of business permitted under the laws of the United States, the State of Florida, or any other state, country, territory or nation.

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TALLAHASSEE, FLORIDA

ARTICLE III. CAPITAL STOCK

The maximum number of shares of that this corporation is authorized to have outstanding at any one time is 10, 000 shares of common stock have \$1.00 per value per share.

ARTICLES IV. TERM OF EXISTENCE

The corporation is to exist perpetually.

ARTICLE V. OFFICERS DIRECTORS

This corporation is to have 4 directors and officers, initially. The names and street addresses of the initial directors and officers who shall hold office for the first year of the corporation's existence, or until their successors are elected or appointed are:

<i>Wendy L. Wills President, Dir.</i>	<i>2700 Gulf Blvd., #3 Indian Rocks Beach, Florida 33785</i>
<i>Steven Wills Vice President , Dir.</i>	<i>2700 Gulf Blvd., #3 Indian Rocks Beach, Florida 33785</i>
<i>Loue Alessi Secretary , Dir.</i>	<i>1329 Lotus Path Clearwater, Florida 33756</i>
<i>Herb Craine Jr. Treasurer , Dir.</i>	<i>1425 Caterburry Drive Clearwater, Florida 33756</i>

ARTICLE VI. INCORPORATOR

The name and street address of the incorporator to the

Articles of Incorporation is:

Wendy L. Wills

*2700 Gulf Blvd., #3
Indian Rocks Beach, Florida 33785*

**IN WITNESS WHEREOF, the under signed incorporator has executed these
Articles of Incorporation this 10th day of SEPT. 1998.**

Signature of Incorporator

x Wendy L. Wills
Incorporator

STATE OF FLORIDA

COUNTY OF PINELLAS

**THE FOREGOING instrument was acknowledged and sworn to before me
this 10 day of SEPT. 1998, by WENDY L. WILLS of
INDEPENDENCE MORTGAGE CORP. OF TAMPA BAY.**

Notary Public

FL. DRIVER LICENSE

W420-892-57-729-0

Dori A. Lindsley

My Commission Expires: _____



**DORI A. LINDSLEY
MY COMMISSION # CC442587 EXPIRES
April 15, 1999
BONDED THRU TROY FAIR INSURANCE, INC.**

CERTIFICATE DESIGNATING

REGISTERED AGENT / REGISTERED OFFICE

Pursuant to the provision of Section 607.325, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office / registered agent, in the State of Florida.

1. The name of the corporation is:

INDEPENDENCE MORTGAGE CORP. OF TAMPA BAY

2. The name and address of the registered agent and office is:

Name: *WENDY L. WILLS*

Address: *2110 DREW STREET, SUITE #220*

City: *CLEARWATER*

State: *FLORIDA*

Zip: *33765*

SIGNATURE *Wendy L. Wills*
(Corporate Officer)

TITLE: *PRESIDENT*

DATE: *9/10/98*

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I ACCEPT THE DUTIES AND OBLIGATIONS OF SECTION 607.325 FLORIDA STATUTES.

SIGNATURE *Wendy L. Wills*

DATE: *9/10/98*

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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