

P98000094736

BAY ATLANTIC FINANCIAL CORPORATION

18526 Sweetbay Lane
P.O. Box 1761
Dade City FL 33523

Telephone: (352) 588-4808

Fax: (352) 588-4589

November 4, 1998

100002682111--5

-11/06/98--01054--006

****122.50 *****78.75

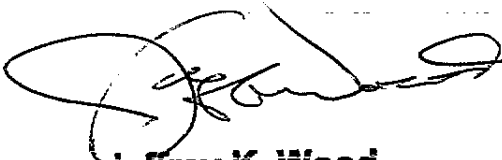
Secretary of State
FEDERAL EXPRESS to
409 East Gaines Street
Tallahassee FL 32399

Re: Incorporation

Enclosed is an original and one copy of Articles of Incorporation which includes acceptance of designation by registered agent.

My check in the amount of \$122.50 is enclosed to cover your fees. Please return one certified copy of the Articles with your Certificate of Incorporation to my Post Office Box 1761, Dade City FL 33526-1761.

Respectfully,



Jeffrey K. Wood
Enclosures (Articick)

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98 NOV -6 PM 2:02
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

CB
11-9-98
3

ARTICLES OF INCORPORATION
of
BAY ATLANTIC FINANCIAL CORPORATION

FILED
98 NOV -6 PM 2:02
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Having been named registered agent 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 agree 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 am familiar with and accept the obligations of my position as registered agent.

DATED: November 4, 1998

SIGNED: _____

Registered Agent

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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Registered Agent

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