

TRANSMITTAL LETTER

P990000041962

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

000002861360--2  
-05/04/99-01016--017  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

**SUBJECT:** CROSSROADS MORTGAGE LOANS AND SERVICES, INC.  
(Proposed corporate name - must include suffix)

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

☐ \$70.00  
Filing Fee

☒ \$78.75  
Filing Fee  
& Certificate of Status

☐ \$78.75  
Filing Fee  
& Certified Copy

☐ \$87.50  
Filing Fee,  
Certified Copy  
& Certificate of  
Status

**ADDITIONAL COPY REQUIRED**

**FROM:** MAMIE E. PINDER

Name (Printed or typed)

7210 RED ROAD - SUITE 221-1

Address

SOUTH MIAMI, FL 33143

City, State & Zip

(305) 666-3831 or Beeper: (305) 636-9079

Daytime Telephone number

99 MAY -4 AM 8:55  
FILED  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Dmc  
5/7/99

**NOTE: Please provide the original and one copy of the articles.**

## ARTICLES OF INCORPORATION

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

FILED

99 MAY -4 AM 8:55

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

### ARTICLE I NAME

The name of the corporation shall be:

CROSSROADS MORTGAGE LOANS AND SERVICES, INC.

### ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

7210 RED ROAD - SUITE 221-1  
SOUTH MIAMI, FL 33143

### ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

Ten Thousand (10,000) Shares of Common Stock; Each Share having a Par Value of One dollar (\$1.00).

### ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

Samuel Louis Ballinger  
7210 Red Road - Suite 221-1  
South Miami, FL 33143

### ARTICLE V INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation are:

Mamie Elizabeth Pinder  
7210 Red Road - Suite 221-1  
South Miami, FL 33143

  
Signature/Incorporator

4-27-99  
Date

(An additional article must be added if an effective date is requested.)

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 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 I am familiar with and accept the obligations of my position as registered agent

  
Signature/Registered Agent

4-22-99  
Date