



782 N.W. LeJeune Road
Suite 634
Miami, Florida 33126
Telephone: (305) 444-0870
Facsimile: (305) 444-6649

JUNE 11 1999

TO WHOM IT MAY CONCERN:

ENCLOSED PLEASE FIND ARTICLES OF INCORPORATION FOR
BAY MORTGAGE, ENCLOSED IS FEE FOR \$78.00 FOR
A TRUE & CERTIFY COPY.

SINCERELY YOURS,

Maria Flores
MARIA FLORES

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-06/14/99--01032--016
*****78.75 *****78.75

FILED
99 JUN 14 AM 10:23
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Maria
AUTHORIZATION BY PHONE TO
CORRECT *R/A*
DATE *06/15/99*
DOC BY *MM*

ARTICLES OF INCORPORATION
OF
BAY MORTGAGE CORPORATION.

99 JUN 14 AM 10:23
FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a corporation under the FLORIDA GENERAL CORPORATION ACT, hereby adopts the following Articles of Incorporation:

ARTICLE ONE
NAME

The name of this corporation is: BAY MORTGAGE CORPORATION.

ARTICLE TWO
PRINCIPLE ADDRESS

The principle address of the Corporation is
782 NW LEJEUNE RD. MIAMI, FL. 33126

ARTICLE THREE
DURATION

The term of existence of the corporation is perpetual.

ARTICLE FOUR
PURPOSE

The corporation may transact any and all lawful business for which corporation may be incorporated under the laws of the State of Florida.

ARTICLE FIVE
CAPITAL STOCK

The maximum number of shares which the corporation has authority to issue is FIVE HUNDRED SHARES (500), all of which shall be common shares with a non par value.

ARTICLE SIX
REGISTERED OFFICE

The street address of the initial registered office of the corporation shall be: 782 NW LEJEUNE RD. SUITE 634, MIAMI, FL. 33126 and the name of the initial Registered Agent at such address is:

MARIA D. FLORES
I DO HEREBY ACCEPT THE POSITION OF REGISTERED AGENT UPON
MY SIGNATURE TO THESE ARTICLES OF INCORPORATION.

ARTICLE SEVEN
PRE-EMPTIVE RIGHTS

The shareholders shall have pre-emptive rights.

ARTICLE EIGHT
DIRECTORS

7.01 The Board of Directors of the corporation shall consist of a least one (1) member.

7.02 The names and addresses of the initial directors of the first Board of Directors shall be as follows:

MARIA D. FLORES

Address:

1661 NW 16 ST
MIAMI, FL. 33125

ARTICLE NINE
OFFICERS

The names and addresses of the first officers of the corporation, shall be as follows:

Office: _____ Name: _____ Address: _____

President ... MARIA D. FLORES ... As stated above
Vice-Pres.
Secretary

ARTICLE TEN
INCORPORATOR

The name and address of the incorporator is:

Name: _____ Address: _____

MARIA D. FLORES As stated above

IN WITNESS WHEREOF, I have subscribed my name this 11 day of
JUNE, 1999.

REGISTERED AGENT/INCORPORATOR
President

STATE OF FLORIDA)

COUNTY OF DADE) SS

On this 11th day of June, 1999, before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared _____ known to me to be the persons whose name is subscribed to the within instrument, identifying herself by drivers license and acknowledged that she executed the same for the purposes therein expressed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal
at Miami, Dade County, Florida.

(A) Personally Known

-or-

() Produced Identification
Type of I.D. Produced:

Maryn Allen
 NOTARY PUBLIC, State of Florida
 at Large
 My Commission Expires:

