

P99000060162

R.P. BALLERAS
2517 ROSEDALE ST.
ORLANDO, FL 32803

City/State/Zip

Phone #

407-230-8298

Office Use Only

FILED
99 JUN 30 AM 8:50
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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

1. Pacific Atlantic Mortgage Corporation
(Corporation Name) (Document #) EFFECTIVE DATE 6-24-99
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	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

100002919671--3
-06/30/99--01059--009
*****78.75 *****78.75

Rolando Balleras GAVE
AUTHORIZATION BY PHONE TO
CORRECT Corp Name + HACC
DATE 7-6-99
DOC. EXAM OB

EFFECTIVE DATE
6-28-99

ARTICLES OF INCORPORATION OF

PACIFIC ATLANTIC MORTGAGE CORPORATION

The undersigned incorporator, being persons competent to contract, subscribe to these Articles of Incorporation to form a Corporation for profit under the laws of the State of Florida.

ARTICLE I - Name

The name of the corporation is PACIFIC ATLANTIC MORTGAGE CORPORATION

ARTICLE II - Principal Office

The principal office, and mailing address of the corporation is 7337 Aloma Avenue, Suite 200, Winter Park, Florida 32792.

ARTICLE III - Capital Stock

The maximum number of shares of stock that the corporation is authorized to issue is 1,000 shares of common stock having par value of one dollar (\$10.00) per share. The consideration to be paid for each share shall be fixed by the Board of Directors.

ARTICLE IV - Preemptive Rights

Every Shareholder, upon the sale of any additional stock of this Corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE V - Initial Registered Office and Agent

The street address of the initial registered office of this corporation is 7337 Aloma Avenue, Suite 200, Winter Park, Florida 32792, and the name of the initial registered agent of this corporation is Cayetano R. Cruzada, Jr.

ARTICLE VI - Incorporator

The name and street address of the incorporators of the corporation is:

Name	Address
Cayetano R. Cruzada, Jr.	4559 Kawilla Crest Place Winter Park, FLorida, 32792
Rolando Balleras	2715 Rosedale St. Orlando FL, 32803

ARTICLE VII - Directors

The corporation shall initially have one (2) director. The method of electing (e.g., cumulative, non-cumulative, removing and replacing directors shall be prescribed by the By-Laws of the corporation. The number of directors maybe increased or decreased from time to time by the By-Laws of the corporation. The name and street address of the initial director who shall hold office until the first annual meeting of the Stockholders of the corporation or until their successors are elected or appointed and qualified is:

Name	Address
Cayetano R. Cruzada, Jr.	4559 Kawilla Crest Place Winter Park, FLorida, 32792
Rolando Balleras	2715 Rosedale St. Orlando FL, 32803

ARTICLE VIII - General Purpose

The purpose for which the corporation has been formed is: To engage in and transact any and all lawful business permitted under the laws of the State of Florida and of the United States.

ARTICLE IX - Term of Existence

The corporation shall commence its corporate existence on the date of subscription and acknowledgment of these Articles of Incorporation, and shall have perpetual existence thereafter unless dissolved according to law.

ARTICLE X - Super Majority Rights

The following actions must be approved by the affirmative vote of at least Seventy Five percent (75%) of the issued and outstanding voting shares of stock of the corporation:

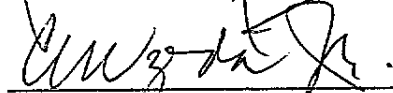
- 1) The amendment of the articles of incorporation by by-laws of the corporation.
- 2) The authorization of additional shares of corporate stock.
- 3) The merger or consolidation of the corporation with or into any other entity, or the reorganization, recapitalization, primary or secondary offering of debt or equity securities, liquidation, or dissolution of the corporation.
- 4) The sale, lease or other transfer other than in the ordinary course of its business of any real property, or any interest therein, owned by the corporation.
- 5) Any agreement, contract, obligation, or liability, whether oral or written, formal or informal, between the corporation and any Director, any shareholder owning more than Twenty Five percent (25%) of the shares of the common stock of the corporation, or affiliate or sister corporation over which any shareholder owning more than Twenty Five percent (25%) of the shares of common stock of the corporation has controlling interest (as defined in the rules and regulations of the Securities and Exchange Commission of the United States).

6) The incurring of any indebtedness, except for trade payables for goods and services actually received in the ordinary course of business operations; and

7) The guaranty, of payment or otherwise, by any person or entity.

IN WITNESS WHEREOF, the undersigned incorporators have executed these Articles of Incorporation this 24th day of June, 1999.


Rolando Bailleras


Cayetano R. Cruzada, Jr.

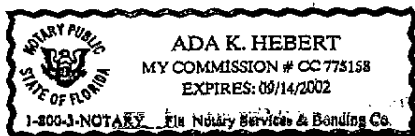
I here by am familiar with and accept the duties and responsibilities of Registered Agent.

STATE OF FLORIDA
COUNTY OF ORANGE

Before me, the undersigned authority, an officer duly authorized to administer oaths and take acknowledgments, personally appeared Cayetano R. Cruzada, Jr.
as Incorporator for Pacific Atlantic Mortgage Corporation who is known to me and is known by me to be the person who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed the same freely and voluntarily for the purposes therein stated.

This the 24th day of June, 1999.


Notary Public
My commission expires:



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99 JUN 30 AM 8:50
SECRETARY OF STATE
TALLAHASSEE, FLORIDA