

TRANSMITTAL LETTER

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

P99000060826

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

99 JUL -1 AM 7:20

FILED

SUBJECT: Gulf Coast Mortgages of Florida, Inc.  
(Proposed corporate name - must include suffix)

400002892784--2  
-06/02/99--01068--006  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

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

☒ \$70.00      ☐ \$78.75  
Filing Fee      Filing Fee  
                    & Certificate of Status

☐ \$78.75      ☐ \$87.50  
Filing Fee      Filing Fee,  
& Certified Copy      Certified Copy  
                            & Certificate of  
                            Status  
**ADDITIONAL COPY REQUIRED**

FROM: Joseph R. Knight  
                    Name (Printed or typed)

5715 Long Common Circle  
                    Address

Sarasota, FL 34235  
                    City, State & Zip

(941) 378-1356  
                    Daytime Telephone number

F. CHESSE

JUL 8 1999

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

499-13229  
P95 79703



FLORIDA DEPARTMENT OF STATE  
Katherine Harris  
Secretary of State

June 8, 1999

JOSEPH R KNIGHT  
5715 LONG COMMON CIRCLE  
SARASOTA, FL 34235

SUBJECT: GULF COAST MORTGAGE OF FLORIDA, INC.  
Ref. Number: W99000013229

We have received your document for GULF COAST MORTGAGE OF FLORIDA, INC. and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of a name is not acceptable. Please select a new name and make the correction in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6904.

Freida Chesser  
Corporate Specialist

Letter Number: 899A00030803

**ARTICLES OF INCORPORATION**  
*of*  
**GULF COAST MORTGAGES OF SW FLORIDA, INC.**

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99 JUL -1 AM 7:20  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned person(s), acting as incorporator(s) of a corporation organized under the laws of Florida, hereby adopt(s) the following Articles of Incorporation:

**ARTICLE I**  
**CORPORATE NAME**

The name of this corporation is GULF COAST MORTGAGES OF SW FLORIDA, INC..

**ARTICLE II**  
**SHARES**

The total number of shares which the corporation shall have authority to issue is 100 shares with a par value of \$1.00 per share.

**ARTICLE III**  
**REGISTERED OFFICE AND AGENT**

The street address of the corporation's initial registered office and the name of its initial registered agent at such address is:

LILL DENHAM  
5715 Long Common Circle  
Sarasota County  
Sarasota, FL 34235

**ARTICLE IV**  
**PURPOSE**

The purpose of the corporation is to engage in any lawful activity permitted by the laws of this state.

**ARTICLE V**  
**DIRECTORS**

The names and residence addresses of the persons constituting the initial board of directors are:

Joseph R. Knight  
5715 Long Common Circle  
Sarasota, FL 34235

After the initial board of directors, the board shall consist of such number of directors as shall be determined by the shareholders from time to time at each annual meeting at which

directors are to be elected.

## ARTICLE VI LIABILITY OF DIRECTORS

To the fullest extent permitted by law, no director of this corporation shall be personally liable to the corporation or its shareholders for monetary damages for breach of any duty owed to the corporation or its shareholders, except that a director may be held personally liable for (i) breaches of the duty of loyalty, (ii) acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law, (iii) declaration of unlawful dividends or unlawful stock repurchases or redemptions, or (iv) a transaction from which the director derives an improper personal benefit.

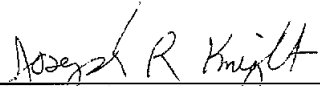
Any director or officer who is involved in litigation or other proceeding by reason of his or her position as a director or officer of this corporation shall be indemnified and held harmless by the corporation to the fullest extent permitted by law.

## ARTICLE VII OTHER PROVISIONS

Execution of Written Instruments. All instruments that are executed on behalf of the corporation which are acknowledged and which affect an interest in real estate shall be executed by the President or any Vice-President and the Secretary or Treasurer. All other instruments executed by the corporation, including a release of mortgage or lien, may be executed by the President or Vice-President. Notwithstanding the preceding provisions of this section, any written instrument may be executed by any officer(s) or agent(s) that are specifically designated by resolution of the board of directors.

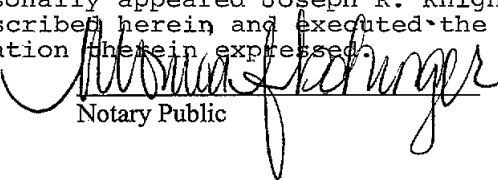
### Certification

I certify that I have read the above Articles of Incorporation and that they are true and correct to the best of my knowledge.

  
\_\_\_\_\_  
Joseph R. Knight, Incorporator  
5715 Long Common Circle  
Sarasota, FL 34235

State of Florida, County of Sarasota, ss:

Subscribed and sworn to (or affirmed) before me this 1<sup>st</sup> day of July, 1999.  
Before me on this day personally appeared Joseph R. Knight, Known  
to me to be the person described herein and executed the same for  
the purposes and consideration therein expressed.

  
\_\_\_\_\_  
Notary Public

My Commission Expires:



Monica F. Ischinger  
MY COMMISSION # CC700833 EXPIRES  
December 8, 2001  
BONDED THRU TROY FAIN INSURANCE, INC.

***EXHIBIT TO ARTICLES OF INCORPORATION  
FOR  
GULF COAST MORTGAGES OF SW FLORIDA, INC.***

July 1, 1999 shall be the Effective Date of Gulf Coast Mortgages of SW Florida, Inc.

  
Joseph R. Knight, Secretary

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA