

**BAY MORTGAGE SERVICES, INC.**

Your Local Lender

P.O. BOX 1622 SAGAMORE BEACH, MA 02562

(508) 833-2000 FAX (508) 833-1823

**F01000001032**

February 20, 2001

REGISTRATION SECTION  
DIVISION OF CORPORATIONS  
409 E. GAINES STREET  
TALLAHASSEE, FL 32399

PLEASE FIND THE FOLLOWING DOCUMENTS TO PROCESS THE APPLICATION FOR BAY MORTGAGE SERVICES, INC.

1. APPLICATION.
2. TRANSMITAL LETTER.
3. CHECK FOR \$78.75

IF YOU SHOULD HAVE ANY QUESTIONS, PLEASE CALL ME AT THE ABOVE NUMBER.

THANK YOU

  
 SHARON LUCIDO  
 BAY MORTGAGE SERVICES, INC.

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 TALLAHASSEE, FLORIDA

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**TRANSMITTAL LETTER**

**TO:** Registration Section  
Division of Corporations

**SUBJECT:** BAY MORTGAGE SERVICES, INC.  
(Name of corporation - must include suffix)

Dear Sir or Madam:

The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida", "Certificate of Existence", and check are submitted to register the above referenced foreign corporation to transact business in Florida.

Please return all correspondence concerning this matter to the following:

SHARON LUCIDO  
(Name of Person)  
BAY MORTGAGE SERVICES, INC.  
(Firm/Company)  
2277 STATE ROAD  
(Address)  
PLYMOUTH, MA 02360  
(City/State and Zip code)

For further information concerning this matter, please call:

SHARON LUCIDO at ( 508 ) 833-2000  
(Name of Person) (Area Code & Daytime Telephone Number)

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TALLAHASSEE, FLORIDA

**STREET ADDRESS:**  
Registration Section  
Division of Corporations  
409 E. Gaines St.  
Tallahassee, FL 32399

**MAILING ADDRESS:**  
Registration Section  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

Enclosed is a check for the following amount:

- \$70.00 Filing Fee
- \$78.75 Filing Fee & Certificate of Status
- \$78.75 Filing Fee & Certified Copy
- \$87.50 Filing Fee, Certificate of Status & Certified Copy

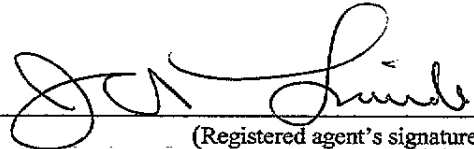
**APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA**

*IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA.*

1. BAY MORTGAGE SERVICES, INCORPORATED  
(Name of corporation; must include the word "INCORPORATED", "COMPANY", "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present.)
2. MASSACHUSETTS 3. 04-3107715  
(State or country under the law of which it is incorporated) (FEI number, if applicable)
4. SEPTEMBER 1990 5. PERPETUAL  
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")
6. UPON QUALIFICATION  
(Date first transacted business in Florida. If corporation has not transacted business in Florida, insert "upon qualification.")  
(SEE SECTIONS 607.1501, 607.1502 and 817.155, F.S.)
7. 2277 STATE ROAD PLYMOUTH, MA 02360  
(Principal office address)  
P.O. BOX 1622 SAGAMORE BEACH, MA 02562  
(Current mailing address)
8. MORTGAGE LENDING  
(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)
9. Name and street address of Florida registered agent: (P.O. Box or Mail Drop Box NOT acceptable)  
Name: JOSEPH A. LUCIDO  
Office Address: 3590 S. OCEAN BLVD. UNIT 207  
S. PALM BEACH, Florida 33480  
(City) (Zip code)

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TALLAHASSEE, FLORIDA

10. Registered agent's acceptance:  
*Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, 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 relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.*

  
\_\_\_\_\_  
(Registered agent's signature)

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

12. Names and business addresses of officers and/or directors:

A. DIRECTORS

Chairman: JOSEPH A. LUCIDO

Address: 2277 STATE ROAD PLYMOUTH, MA 02360

Vice Chairman: PETER A. LUCIDO

Address: 2277 STATE ROAD PLYMOUTH, MA 02360

Director: SHARON LUCIDO

Address: 2277 STATE ROAD PLYMOUTH, MA 02360

Director: KERRIE DOOLEY

Address: 2277 STATE ROAD PLYMOUTH, MA 02360

B. OFFICERS

President: JOSEPH LUCIDO

Address: 2277 STATE ROAD PLYMOUTH, MA 02360

Vice President: PETER J. LUCIDO

Address: \_\_\_\_\_

Secretary: JOSEPH A. LUCIDO

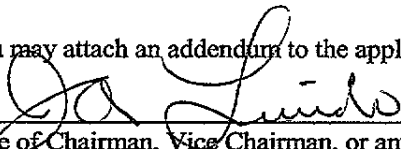
Address: 2277 STATE ROAD PLYMOUTH, MA 02360

Treasurer: JOSEPH A. LUCIDO

Address: 2277 STATE ROAD PLYMOUTH, MA 02360

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TALLMANSFIELD, MA 01960

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13. 

(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. JOSEPH A. LUCIDO PRESIDENT

(Typed or printed name and capacity of person signing application)



*The Commonwealth of Massachusetts*

*Secretary of the Commonwealth*

*State House, Boston, Massachusetts 02133*

William Francis Galvin  
Secretary of the  
Commonwealth

February 8, 2001

TO WHOM IT MAY CONCERN:

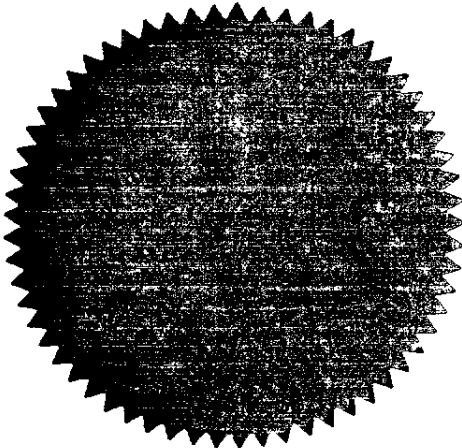
I hereby certify that according to the records of this office,

**BAY MORTGAGE SERVICES, INC.**

is a domestic corporation organized on **September 12, 1990**, under the General Laws of the Commonwealth of Massachusetts.

I further certify that there are no proceedings presently pending under the Massachusetts General Laws Chapter 156B section 101 for said corporation's dissolution; that articles of dissolution have not been filed by said corporation; that, said corporation has filed all annual reports, and paid all fees with respect to such reports, and so far as appears of record said corporation has legal existence and is in good standing with this office.

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00 FEB 21 PM 11:33  
SECRETARY OF STATE  
TALLAMOUNTAIN ROAD  
HAVERHILL MA 01830



In testimony of which,  
I have hereunto affixed the  
Great Seal of the Commonwealth  
on the date first above written.

*William Francis Galvin*

Secretary of the Commonwealth

\*MGL Chapter 156B Section 83A provides that certain consolidations and mergers may be filed with the division within thirty days after the effective date of the merger or consolidation.

