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Michael Conley
Requester's Name
P.O. Box 222764
Address
Hollywood, FL 33022
City/State/Zip Phone #

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

00 JAN -3 PM 12:13

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Office Use Only

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

- _____
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- Pick up time
- Will wait
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- Certificate of Status

NEW FILINGS

- Profit
- Not for Profit
- Limited Liability
- Domestication
- Other

AMENDMENTS

- Amendment
- Resignation of R.A., Officer/Director
- Change of Registered Agent
- Dissolution/Withdrawal
- Merger

OTHER FILINGS

- Annual Report
- Fictitious Name

REGISTRATION/QUALIFICATION

- Foreign
- Limited Partnership
- Reinstatement
- Trademark
- Other

T. Burch JAN 7 2000

Examiner's Initials

ARTICLES OF INCORPORATION
of

HOME BUYER'S RESOURCES, INC.

The undersigned subscriber(s) to these Articles of Incorporation, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

Article I - Corporate Name

The name of the Corporation: Home Buyer's Resources, Inc.

Article II - Duration

This corporation shall exist perpetually unless dissolve according to Florida law.

Article III - Purpose

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

Article IV - Capital Stock

The corporation is authorized to issue ONE HUNDRED shares (100) of ONE Dollar (\$1.00) par value Common Stock, which shall be designated Common Shares

Article V - Initial Registered Office & Agent

The principal office, or the mailing address of the corporation is:

Name: Michael Conley
Address: 5120 SW 92 Terrace
City: Cooper City, FL 33328

Article VI - Initial Board of Directors

This corporation shall have ONE (1) director(s) initially. The number of directors may be either increased or diminished from time to time By-Laws, but shall never be less than one (1). The name(s) & address(s) of the initial director of the corporation are as follows:

Name: Michael Conley
Address: P O Box 222764
City: Hollywood, FL 33022

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

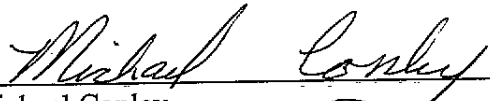
Article VII - Incorporator(s)

HOME BUYER'S RESOURCES, INC.

The name(s) and address(es) of the incorporator(s) signing these Articles of Incorporation are as follows:

Name: Michael Conley
Address: P O Box 222764
City: Hollywood, FL 33022

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 23rd day of December, 1999.



Michael Conley

State of Florida:
County of Broward:

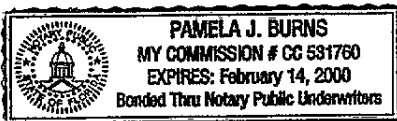
before me, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared


Michael Conley

known to me and known to be the person who executed the foregoing Articles of Incorporation, and who acknowledged before me that HE executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal, in the State and County aforesaid, this 23nd day of December, 1999

My Commission Expires:





Pamela J. Burns
Notary Public, State of Florida at Large

Certificate and Acknowledgment of Registered Agent

Certificate of Registered Agent

of

HOME BUYER'S RESOURCES, INC.

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted: The above corporation desiring to organize under the laws of the State of Florida with its registered office as indicated in the Articles of Incorporation at:

5120 SW 92 Terrace
Cooper City, FL 33328

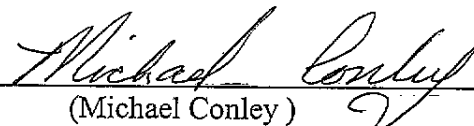
STATE OF FLORIDA
TALLAHASSEE, FLORIDA

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Acknowledgment

Having been named as Registered Agent to accept service of process for the above state corporation at the place designated in this certificate, and being familiar with the obligations of that position, I hereby accept to act in this capacity, and agree to comply with the provisions of Florida Law in keeping open said office.



(Michael Conley)
Owner/President