

TRANSMITTAL LETTER

Department of State  
Division of Corporation  
P. O. Box 332  
Tallahassee, FL 32314

SUBJECT: Harbor Credit, Inc.  
(Proposed corporate name - must include suffix)

3000003108753--6  
-01/24/00--01125--004  
\*\*\*\*\*87.50 \*\*\*\*\*87.50

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

☐ \$70.00  
Filing Fee

☐ \$78.75  
Filing Fee  
& Certificate of Status

☐ \$78.75  
Filing Fee  
& Certified Copy

☒ \$87.50  
Filing Fee,  
Certified Copy  
& Certificate of  
Status

ADDITIONAL COPY REQUIRED

FROM: Nasir Khalidi  
Name (Printed or typed)

PO Box 4090  
Address

Port Charlotte, FL 33949  
City, State & Zip

(941) 629-2111  
Daytime Telephone number

FILED  
JAN 24 PM 3:10  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

NASIR Khalidi GAVE  
AUTHORIZATION BY PHONE TO  
CORRECT Article VI  
DATE 1-31-00  
C.C. EXAM (KAL)

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

AK  
2/1/00

ARTICLE OF INCORPORATION

OF

HARBOR CREDIT, INC.

FILED  
00 JAN 24 PM 3:10  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ARTICLE I. NAME

The name of the corporation is Harbor Credit, Inc.

ARTICLE II. DURATION

This corporation shall exist perpetually.

ARTICLE III. PURPOSE

To perform any lawful business as permitted under the Florida General Corporation Act.

In connection with said business, this corporation shall have the following powers, which shall not be deemed to exclude those other corporate powers granted by law.

To contract debts, borrow money and issue and sell or pledge notes and other evidences of indebtedness, and execute such mortgages, transfer of corporate property, or other instruments to secure the payment of corporate indebtedness as required.

To conduct business in, have one or more office in, and buy, hold, mortgage, sell, convey, lease or otherwise dispose of real and personal property, including franchises, patents, copyrights, trademarks, and licenses in the State of Florida and in all other states and countries.

To purchase, hold, sell, and transfer shares of its own capital stock, provided that the corporation shall purchase none of its own capital stock, except from the surplus of its assets over its liabilities, including capital, and shares of its own capital stock owned by the corporation shall not be voted directly or indirectly, or counted as outstanding for the purpose of any stockholders quorum or vote.

ARTICLE IV. CAPITAL STOCK

This corporation is authorized to issue ONE THOUSAND (1,000) shares of ONE DOLLAR (\$1.00) par value common stock, which stock shall be designated as "Common Shares".

#### ARTICLE V. VOTING RIGHTS

Except as otherwise provided by law, the entire voting power for the election of directors and for all other purposes shall be vested in the holders of the outstanding common shares.

#### ARTICLE VI. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 2595 Harbor Blvd., Suite 206, Port Charlotte, Florida, 33952. The mailing address is P.O. Box 4090, Port Charlotte, Florida, 33949-4090. The initial registered agent at that address is Nasir Khalidi. The principal address of the corporation is the same as registered agent.

#### ARTICLE VII. INITIAL OFFICERS

The initial officers of this corporation and their addresses are as set forth below. Said officers shall serve until such time as their successors are duly elected and qualified:

<u>NAME</u>	<u>OFFICE</u>	<u>ADDRESS</u>
Nasir Khalidi	President	2595 Harbor Blvd., Suite 206 Port Charlotte, FL 33952
Sakina Khalidi	Secretary/ Treasurer	2595 Harbor Blvd., Suite 206 Port Charlotte, FL 33952

#### ARTICLE VIII. INITIAL DIRECTORS

This corporation shall have two (2) directors initially, who shall serve until their successors are duly elected and qualified. The number of directors may be increased from time to time by the By-laws, but shall never be less than two (2). The names and addresses of the initial directors are as follows:

<u>NAME</u>	<u>ADDRESS</u>
Nasir Khalidi	2595 Harbor Blvd., Suite 206 Port Charlotte, FL 33952
Sakina Khalidi	2595 Harbor Blvd., Suite 206 Port Charlotte, FL 33952

#### ARTICLE IX. INCORPORATORS

The names and addresses of the persons signing these articles are as follows:

##### NAME

##### ADDRESS

Nasir Khalidi	2595 Harbor Blvd., Suite 206 Port Charlotte, FL 33952
Sakina Khalidi	2595 Harbor Blvd., Suite 206 Port Charlotte, FL 33952

#### ARTICLE X. BY-LAWS

The power to adopt, alter, amend or repeal By-laws shall be vested in the Board of Directors and the shareholders.

#### ARTICLE XI. RESTRICTIONS ON TRANSFER OF STOCK

Share of capital stock of this corporation shall be issued initially to the following named persons in the amounts set forth next to their names:

Nasir Khalidi	100 SHARES
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Sakina Khalidi	100 SHARES
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Shares of stock held by the initial stockholders may not be resold or otherwise transferred to any other person, unless such shares are first offered to the corporation for purchase by the corporation. Price and terms of repurchase by the corporation of shares of stock shall be either agreed upon between the stockholder, and the corporation or upon such prices and terms as obtained by a bona fide offer to purchase from a third party, in which event, upon notice by the stockholder of an offer from a third party, the corporation shall have thirty (30) days within which to notify the stockholder that it shall purchase the stock under the same terms and conditions under which the stockholder may sell the shares to a third party purchaser.

#### ARTICLE XII. CUMULATIVE VOTING

At each election for directors every shareholder entitled to vote at such election shall have the right to cumulate his votes by giving one candidate as many votes as the number of directors to be elected at that time multiplied by the number of his shares, or by distributing such votes on the same principal amount any number of such candidate.

### ARTICLE XIII. SHAREHOLDERS MEETING REQUIRED

A shareholders meeting may be called by any shareholder upon thirty (30) days written notice thereof actually delivered upon all other shareholders.

### ARTICLE XIV. MANAGEMENT OF CORPORATION BY SHAREHOLDERS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of this corporation shall be managed under the direction of the shareholders of this corporation.

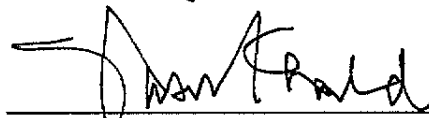
### ARTICLE XV. AMENDMENTS

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation or any amendment thereto and any right conferred upon the shareholders is subject to this reservation.

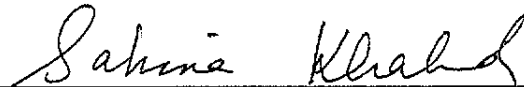
### ARTICLE XVI. DISSOLUTION

This corporation may be dissolved under the laws of the State of Florida at any time upon the affirmative vote for dissolution by all of the stockholders of this corporation.

IN WITNESS WHEREOF, the undersigned subscribers have executed these Articles of Incorporation this 24th day of January, 2000.



Nasir Khalidi

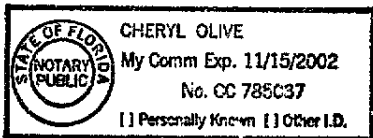


Sakina Khalidi

STATE OF FLORIDA  
COUNTY OF CHARLOTTE

BEFORE ME, the undersigned officer, personally appeared, NASIR KHALIDI and SAKINA KHALIDI, to me known and known by me to be the persons described in and who executed the foregoing Article of Incorporation, and first being duly sworn, deposes and say that they executed the same for the purposes therein expressed.

WITNESS my hand and seal this 24th day of January, 2000.





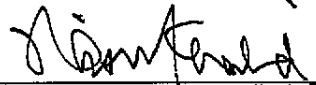
Notary Public, State of Florida

My Commission Expires:

**ACCEPTANCE OF DESIGNATION AS REGISTERED AGENT**

I, Nasir Khalidi, hereby accept designation as registered agent of Harbor Credit, Inc.

Dated this 24th day of January, 2000.



Nasir Khalidi

FILED  
00 JAN 24 PM 3:10  
TALLAHASSEE, FLORIDA  
SECRETARY OF STATE