PROM Requester's Name	
abbless rule First Detail Cartor dient	
Financial Corporation 1 5446 Spring Hill Drive, Spring Hill, FL 34606 (352) 683-0500 Fax (352) 683-8999	Pice President
http://www.pinnaclefinancial.com LICENSED MORTGAGE LENDER 3. (Corporation Name)	(Document #) 8000031907588-03/30/00-01109-008 *****78,75 *****78.75 (Document #)
4. (Corporation Name) Walk in Pick up time Mail out Will wait	(Document #) Certified Copy Photocopy 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 W − \$925	REGISTRATION/QUALIFICATION Foreign Limited Partnership Reinstatement Trademark Other
CR2F031(7/97)	Examiner's Initials

CR2E031(7/97)



FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

April 4, 2000

CLYDE ROWLAND PINNACLE FINANCIAL CORPORATION 5446 SPRING HILL DR. SPRING HILL, FL 34606

We have received your document for HOMEBUYERS UNIVERSITY, INC and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

You must list the corporation's principal office and/or a mailing address in the document.

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) 487-6929.

Letter Number: 300A00018346

Shannon Thompson Document Specialist

Division of Corporations - P.O. BOX 6327 -Tallahassee, Florida 32314

ARTICLES OF INCORPORATION OF HOMEBUYERS UNIVERSITY, INC.

The undersigned, acting as incorporator of a corporation under the Florida General Corporation Act, adopts the following Articles of Incorporation for such corporation.

FIRST:

The name of the corporation is:

HOMEBUYERS UNIVERSITY, INC

SECOND: The period of duration of the corporation is

perpetual.

THIRD:

The purpose of purposes for which the corporation

is organized are to engage in any activity or business permitted under the laws of the United

States and of Florida.

FOURTH: Authorized Shares.

Number. The aggregate number of shares that the corporation shall have the authority to issue is 500 shares of Capital Stock with a par value of \$1.00 per share.

Initial Issue. Five hundred Shares of the Capital Stock of the corporation shall be issued for cash at a par value of \$1.00 per share.

State Capital. The sum of the par value of all shares of Capital Stock of the corporation that have been issued shall be the stated capital of the corporation at any particular time.

Dividends. The holders of the outstanding capital stock shall be entitled to receive, when and as declared by the Board of Directors, dividends payable either in cash, in property, or in shares of the capital stock of the corporation.

No Classes of Stocks. The shares of the corporation are not to be divided into classes.

No share in Series. The corporation us not authorized to issue shares in series.

Fifth:

The initial street address in Florida of the initial registered office of the corporation is 4218 Camelia Drive, Hernando Beach, Fl 34607, and the name of the initial registered agent at such address is Clyde Rowland, Jr.

SIXTH:

The initial Board of Directors shall consist of one (1) member, who need not be a resident of the State of Florida or a shareholder of the corporation.

SEVENTH: The name and address of the person who shall serve as director until the first annual meeting of the shareholders, or until his successor shall have been elected and qualified, is as follows:

> Clyde Rowland, Jr. 4218 Camelia Drive Hernando Beach, Fl 34607

EIGHTH: The name and address of the initial incorporator is:

Clyde Rowland, Jr. 4218 Camelia Drive Hernando Beach, Fl 34607

NINTH: The shareholders shall have the power to adopt, amend, alter, change or repeal the articles of incorporation wen proposed and approved at a stockholders meeting with not less that three-fourths vote of the common stock.

IN WITNESS WHEREOF, the undersigned has made and subscribed to these Articles of Incorporation at Spring Hill, Hernando County, Florida, this 28th. day of March, 2000.

HOMEBUYERS LINIVERSITY Inc

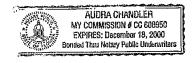
Clyde Rowland, Jr. President (Incorporator)

STATE OF FLORIDA COUNTY OF HERNANDO

Before me, the undersigned authority, personally appeared Clyde Rowland, Jr. who is to me well known to be the person described in and who subscribed the above Articles of Incorporation, and he did freely and voluntarily acknowledge before me, according to law, that he made and subscribed the same of behalf of the corporation for the uses and purposed therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and my official seal at Spring Hill, Hernando County, Florida, this 28th. day of March, 2000.

Notary Public, State of Florida at Large



In compliance with Section 48.091, Florida Statutes, the following is submitted:

First: That HOMEBUYERS UNIVERSITY, Inc., desiring to organize or qualify under the laws of the State of Florida with its principal place of business at 4218 Camelia Drive, in Hernando County, State of Florida, 34607, has named Clyde Rowland, Jr. located at 4218 Camelia Drive, Hernando Beach, Fl. 34607, as its agent to accept service of process within Florida.

HOMEBUYERS WINNERSITY

Clyde Rowland, Jr. President (Incorporator)

Date: March 28,2000

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

Clyde Rowland, Jr. Registered Agent Date: March 28, 2000

OO APR IL PH 2:31
SECRETARY OF STATE