TRANSMITTAL LETTER OF THE DATE OF THE PARTY IS

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

11/10-1000

900003253169--2 -05/15/00--01153--002 *****78.75 ******78.75

SUBJECT:	HYB Montgage Comp.
	(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed is an original and one(1) copy of the article	s of incorporation and a	check for:
\$70.00 \$78.75 Filing Fee Filing Fee & Certificate of Status	\$78.75 Filing Fee & Certified Copy ADDITIONAL CO	\$87.50 Filing Fee, Certified Copy & Certificate of Status PPY REQUIRED
FROM: Hector M. C. Name (Pri	olon inted or typed)	

Clernant, FC 347-11

City, State & Zip

(352) 242-25705

Daytime Telephone number

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

H-1-00

ARTICLES OF INCORPORATION

20 00 MAY 15 AM 10:31

ARTICLE I NAME

The name of the corporation is:

H&B Mortgage Corp.

ARTICLE II PRINCIPAL OFFICE

The principal office address is:

834 Maple Forest Avenue Clermont, FL 34711

ARTICLE III
PURPOSE

The purpose of the Corporation is to establish a Mortgage Brokerage Business.

ARTICLE IV SHARES

The Corporation will hold 100 shares as follows:

Hector M. Colon, President

50 shares

Betsy Y. Medina, Vice President

50 shares

ARTICLE V
INITIAL OFFICERS/DIRECTORS

Name of officers:

Hector M. Colon, President
Betsy Y. Medina, Vice President
Licensed. Mortgage Broker

ARTICLE VI REGISTERED AGENT

The Registered Agent will be:

Hector M. Colon, President 834 Maple Forest Avenue Clermont, FL 34711

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

Hector M. Colon, President 834 Maple Forest Avenue Clermont, FL 34711

ARTICLE VIII
EFFECTIVE DATE

The effective date of incorporation will be July 1, 2000.

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

Signature/Registered Agent

Signature/Incorporator

3/10/00

Date

Data

Date