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BOARD OF DIRECTORS

Officers

Dr. Roy Phillips
President

Hosea Butler, Jr.
Secretary

Verbert C. Anderson
Treasurer

Members

Reginald Clyne, Esq.

John A. Hall

Congresswoman Carrie R. Meek

Garth C. Reeves

Dorothea Stewart

Elaine H. Black
Executive Director

March 15, 2001

Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, FL 32314

FILED
01 MAR 19 PM 2:44
TALLAHASSEE, FLORIDA

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*****78.75 *****78.75

Subject: Articles of Incorporation to be filed.

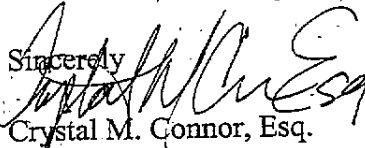
Dear Mrs. Brown:

Enclosed please find an original and one copy of the Articles of Incorporation and Certificates Designating Place of business, and a money order for filing fees for the following:

No	Company Name	CK/MO #	Amount
1.	Mortgage Options Financial Corporations, Inc.	06-202671431	\$70.00
2.	Sho Time Grill, Inc.	06-140381458	\$78.75
3.	Advance Precision A/C Cooling and Heating, Inc.	02676526920	\$70.00
4.	Pat's Beauty Team, Inc.	06-140381453	\$78.75
5.	Labor All, Inc.	06-280394813	\$78.75
6.	Step By Step Christian Academy, Inc.	96782288163	\$78.75
7.	TOTAL		\$455.00

Please file both the Articles and Certificate of Designation for the corporation. Thank you kindly.

Sincerely,


Crystal M. Connor, Esq.
Legal Department

Encls.

TOOLS FOR CHANGE

BLACK ECONOMIC DEVELOPMENT COALITION, INC.

6015 N.W. 7th Avenue • Miami, FL 33127 • (305) 751-8934 • Fax (305) 751-1619
E-mail: tfc@tfc.org • Web Site: <http://www.tfc.org>

D. BROWN MAR 19 2001

ARTICLES OF INCORPORATION
OF
STEP BY STEP CHRISTIAN ACADEMY, INC.

FILED
01 MAR 19 PM 2:44
CLERK OF STATE
TALLAHASSEE, FLORIDA

The undersigned, incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation:

ARTICLES I: NAME OF THE CORPORATION

The name of the corporation is STEP BY STEP CHRISTIAN ACADEMY, INC. hereinafter referred to as the "Corporation".

ARTICLE II: PRINCIPAL OFFICE AND MAILING ADDRESS

The address of the principal office and mailing address of the Corporation is 12345 N. W. 15th Avenue, North Miami, Florida 33167.

ARTICLE III: DURATION OF THE CORPORATION

The period of duration of the Corporation shall be perpetual unless dissolved according to law.

ARTICLE IV: PURPOSE OF THE CORPORATION

The purpose for which the Corporation is organized is to engage in any and all lawful business for which corporations may be incorporated under Chapter 607, Florida Statute, as amended.

ARTICLE V: AUTHORIZED SHARES

The Corporation is authorized to issue Five Thousand (5,000) shares of common stock with a par

value of \$1.00 per share. All stock shall be of one class. The Board of Directors may authorize the issuance of such stock to such person(s) upon such terms and for such consideration as they may deem appropriate. The consideration may consist of any tangible or intangible property or benefit to the Corporation, including cash, promissory notes, services performed, promises to perform services evidenced by a written contract, or other securities of the Corporation.

ARTICLE VI: PREEMPTIVE RIGHTS

The Corporation elects to have preemptive rights. Every shareholder, upon the sale for cash of any new or reissued stock of the Corporation, shall have the right to purchase his pro-rata share thereof at the price at which it is offered to others.

ARTICLE VII: INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The street address of the Corporation's initial registered office is 12345 N. W. 15th Avenue, North Miami, Florida 33167; and the registered agent at that office is NANCY M. PETERSON.

ARTICLE VIII: INITIAL BOARD OF DIRECTORS

The Corporation shall have three (3) director(s) constituting the initial Board of Directors. The number of director(s) may be increased or decreased from time to time by the bylaws.

The initial Board of Director(s) of the Corporation shall be comprised of:

Nancy M. Peterson
12345 N. W. 15th Avenue
North Miami, Florida 33167

Tameka L. Peterson
12345 N. W. 15th Avenue
North Miami, Florida 33167

Emma P. Ingram
530 N. W. 47th Terrace
Miami, Florida 33127

ARTICLE IX: INCORPORATOR

The incorporators of the Corporation are as follows:

Nancy M. Peterson
12345 N. W. 15th Avenue
North Miami, Florida 33167

IN WITNESS WHEREOF, I, Nancy M. Peterson, the undersigned incorporator, have signed these Articles of Incorporation on this 13th day of March, 2001, and acknowledged the same to be my act.


Nancy M. Peterson

STATE OF FLORIDA)

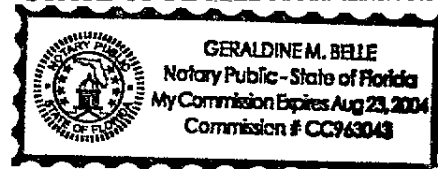
COUNTY OF DADE)

The foregoing instrument was acknowledged before me this 13th day of March, 2001 by, Nancy M. Peterson who personally appeared before me at the time of notarization, and who is personally known to me or who produced a FLORIDA DRIVER'S LICENSE as identification.

NOTARY PUBLIC:

SIGN: 

PRINT: Geraldine M. Belle
STATE OF FLORIDA AT LARGE



CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON
WHOM PROCESS MAY BE SERVED

FILED
01 MAR 19 PM 2:44
CLERK OF STATE
TALLAHASSEE, FLORIDA

Pursuant to the provisions of Chapters 48.091 and 607.0501 of the Florida Statutes, the following
is submitted, in compliance with said Acts:

First--That STEP BY STEP CHRISTIAN ACADEMY, INC. desiring to organize under the
laws of the State of Florida with its principal office, as indicated in the Articles of Incorporation in City
of North Miami, County of Dade, State of Florida, has named Nancy M. Peterson, at 12345 N. W. 15th
Avenue, in the City of North Miami, County of Dade, State of Florida, as its agent to accept service of
process within this state.

-Acceptance of Agent-

ACKNOWLEDGMENT:

Having been named as registered agent and to accept service of process for the above stated
corporation at the place designated in this certificate, 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 relating to
the proper and complete performance of my duties, and I am familiar with and accept the obligations of
my position as registered agent.

BY: Nancy M. Peterson
Nancy M. Peterson

DATE: March 13, 2001