

CAPITAL CONNECTION, INC.

417 E. Virginia Street, Suite 1 • Tallahassee, Florida 32301
(850) 224-8870 • 1-800-342-8062 • Fax (850) 222-1222

PO1000004/330

Home Buyers Approved, Inc.

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-04/24/01--01047--017
*****78.75 *****78.75

- Art of Inc. File _____
- _____ LTD Partnership File _____
- _____ Foreign Corp. File _____
- _____ L.C. File _____
- _____ Fictitious Name File _____
- _____ Trade/Service Mark _____
- _____ Merger File _____
- _____ Art. of Amend. File _____
- _____ RA Resignation _____
- _____ Dissolution / Withdrawal _____
- _____ Annual Report / Reinstatement _____
- Cert. Copy _____
- _____ Photo Copy _____
- _____ Certificate of Good Standing _____
- _____ Certificate of Status _____
- _____ Certificate of Fictitious Name _____
- _____ Corp Record Search _____
- _____ Officer Search _____
- _____ Fictitious Search _____
- _____ Fictitious Owner Search _____
- _____ Vehicle Search _____
- _____ Driving Record _____
- _____ UCC 1 or 3 File _____
- _____ UCC 11 Search _____
- _____ UCC 11 Retrieval _____

01 APR 24 PM 2:30
RECEIVED BY STATE
TALLAHASSEE, FLORIDA
FILED

RECEIVED
DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
2001 APR 24 AM 11:25
NOT RECORDED
TO ACKNOWLEDGE
SUFFICIENCY OF FILING

Signature _____

Requested by: KC 4/24

Name _____ Date _____ Time _____

J. BRYAN APR 24 2001

**ARTICLES OF INCORPORATION
OF
HOME BUYERS APPROVED, INC.**

FILED
01 APR 24 PM 2:30
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscribers, natural persons competent to contract, for the purposes of forming a corporation under the laws of the State of Florida, adopts the following ARTICLES OF INCORPORATION for the corporation: **HOME BUYERS APPROVED, INC.**

ARTICLE ONE
NAME

The name of the Corporation is **HOME BUYERS APPROVED, INC.**

ARTICLE TWO
DURATION

The duration of the Corporation is perpetual.

ARTICLE THREE
PURPOSE OF BUSINESS

The corporation may engage in any activity or business permitted under the Florida General Corporation Act and business authorized by the State of Florida.

ARTICLE FOUR
CAPITALIZATION

The aggregate number of shares of common stock which the Corporation shall have authority to issue is one thousand (1,000) shares which shall be common stock having a one cent (\$ 00.01)

per share. Each share shall have one vote on all business affairs of the Corporation, as designated by the By-Laws.

ARTICLE FIVE

PRINCIPAL AND REGISTERED OFFICE OF THE CORPORATION

The principal office of the Corporation shall be:

7651-A Ashley Park Court, Suite 401, Orlando, Florida 32835

ARTICLE SIX

REGISTERED AGENT AND OFFICE OF THE REGISTERED AGENT

The registered agent and registered office of the Corporation shall be:

RICHARD W. NORRIS, ESQUIRE

7651-A Ashley Park Court, Suite 402
Orlando, Florida 32835

ARTICLE SEVEN

DIRECTORS AND PRINCIPAL OFFICERS

The number of Directors shall be two or the number as adopted by the By-Laws of the Corporation. The Directors at the time of Incorporation shall be:

RICHARD W. NORRIS, DIRECTOR

DONNA J. NORRIS, DIRECTOR/PRESIDENT

The officers of this Corporation shall be the officer of the President/ Director and Vice-President/Director. The first Board of Directors, and designated Officers shall hold office for the

first year of existence of the Corporation or until their successors are elected, qualified and sworn to up hold the By-Laws of the Corporation.

ARTICLE EIGHT

BY-LAWS

The Board of Directors or their designees shall enact a set of By-Laws in which to govern the business affairs of the Corporation within three (3) months of the first Director coming to the office. Once ratified by a majority of all share holders any change or amendment will require a majority vote of the voting share holders attending the annual or special meeting called for this purpose.

ARTICLE NINE

INCORPORATOR

Name and street address of the incorporator of these Articles of Incorporation is:

RICHARD W. NORRIS, ESQUIRE

7651- A Ashley Park Court, Suite 402
Orlando, Florida 32835

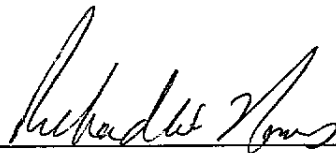
ARTICLE TEN

AMENDMENTS

These Articles of Incorporation may be amended in any manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the shareholders meeting by majority of the stock entitled to vote thereon, unless all of the shareholders sign a written

statement manifesting their intention that a certain amendment of these Article of Incorporation may be made.

IN WITNESS, where of I have executed these ARTICLES OF INCORPORATION in duplicate on this 25th day of February, 1998.



RICHARD W. NORRIS, ESQUIRE
Incorporator

CERTIFICATE OF DESIGNATION
REGISTERED AGENT AND REGISTERED OFFICE

Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered agent and registered office, in the State of Florida:

1. The name of the corporation is: **HOME BUYERS APPROVED, INC.**
2. The name and address of the registered agent and registered agent's office is:

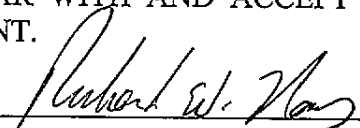
RICHARD W. NORRIS, ESQUIRE

7651-A Ashley Park Court, Suite 402

Orlando, Florida 32835

HAVING BEEN NAMED 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.

Signature: _____


RICHARD W. NORRIS, ESQUIRE

Date: April 23, 2001

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01 APR 24 PM 2:30
SECRETARY OF STATE
TALLAHASSEE, FLORIDA