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BEVERLY WILLIAMS TAX AND BOOKKEEPING SERVICE
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Miami, Florida 33147

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Enrolled Agent

September 10, 2001

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****393.75 *****78.75

Div. of Corp.
Fla Dept. of State
409 E. Gaines St.
Tallahassee, FL 32399

Gentlemen:

Re: INTERNATIONAL REAL ESTATE INVESTMENT NAD FINANCIAL SERVICES, INC.
TURNER GROUP OF FLORIDA ENTERPRISES, INC.
BREVARD COUNTY ASSOCIATION OF REAL ESTATE INVESTORS, INC.
REFERRALS R US, INC.
INTERNATIONAL MORTGAGE COUNSELORS, INC.

Enclosed are original and copy of Articles for the above corporations, as well as check for \$393.75.

Please forward a certified copy of same to the undersigned.

Very truly yours,


BEVERLY WILLIAMS

FILED
01 SEP 14 AM 9:11
SECRETARY OF STATE
TALLAHASSEE FLORIDA

T. Burch

SEP 18 2001

ARTICLES OF INCORPORATION
OF
REFERRALS R US, INC.

ARTICLE I
CORPORATE NAME

The name of the Corporation shall be REFERRALS R US, INC., located
at 120 Island View Dr., Melbourne, Fl 32937.

ARTICLE II
NATURE OF CORPORATE BUSINESS

The Corporation may engage in any activity or business permitted under the laws
of the United States and under the laws of the State of Florida.

ARTICLE III
CAPITAL STOCK

This corporation is authorized to issue a maximum of 500 shares of stock. The
shares of stock authorized shall be common stock having a par value of \$1.00 per share.
The consideration to be paid for each share of stock shall be fixed by the Board of
Directors.

ARTICLE IV
INITIAL REGISTERED AGENT AND INITIAL REGISTERED OFFICE

The Corporation's initial Registered Agent and Registered Office in the State of
Florida shall be:

KIMBERLY TURNER
120 Island View Drive
Melbourne, FL 32937

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLE V
INITIAL DIRECTORS

The name and post office address of each member of the first Board of Directors is:

<u>NAME</u>	<u>ADDRESS</u>
KIMBERLY TURNER	120 Island View Dr. Melbourne, FL 32937

The members of the first Board of Directors may be altered from time to time by By-laws adopted by the Stockholders. However, the Corporation shall have no less than one (1) nor more than three (3) Directors at any time.

ARTICLE VI
INCORPORATORS

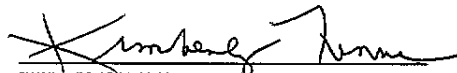
The name and post office address of each Incorporator executing these Articles of Incorporation is as follows:

<u>INCORPORATOR</u>	<u>ADDRESS</u>
KIMBERLY TURNER	120 Island View Dr. Melbourne, FL 32937

ARTICLE VII
COMMENCEMENT DATE

Corporate existence will commence immediately.

THE UNDERSIGNED Incorporators, for the purpose of forming a Corporation to do business within the State of Florida, do make and file these Articles of Incorporation, hereby declaring and acknowledging that the facts herein stated are true.

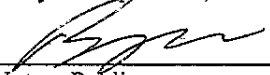

KIMBERLY TURNER

STATE OF FLORIDA
COUNTY OF DADE

BE IT REMEMBERED that on this day before me, a Notary Public duly authorized in the State and County named above to take acknowledgements, personally appeared KIMBERLY TURNER, who is personally known or ~~who produced~~

as identification, described as Incorporator in the foregoing Articles of Incorporation, and she acknowledged before me that she executed said Articles of Incorporation.

WITNESS my hand and official seal at Miami Beach, said County and State this 7th day of September, 200..


Notary Public



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

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted in
compliance with said Act:

First--That REFERRALS R US, INC. desiring to organize under the laws of the
State of Florida with its principal office, as indicated in the articles of incorporation at
City of Miami, County of Dade, State of Florida has named KIMBERLY TURNER
located at 120 Island View Dr., Melbourne, FL 32937, County of Brevard, State of
Florida, as its agent to accept service of process within this state.

ACKNOWLEDGMENT: (MUST BE SIGNED BY DESIGNATED AGENT)

Having been named to accept service of process for the above stated corporation,
at place designated in this certificate, I hereby accept to act in this capacity, and agree to
comply with the provision of said Act relative to keeping open said office.

By Kimberly Turner
Resident Agent

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SECRETARY OF STATE
TALLAHASSEE FLORIDA