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Florida Department of State
Division of Corporations
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To:

Division of Corporations
Fax Number : (850) 205-0381

From:

Account Name : INCORPORATETIME.COM, INC.
Account Number : I19990000221
Phone : (631) 224-9004
Fax Number : (631) 224-7979

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FLORIDA PROFTT CORPORATION OR P.A.

HOME & LOAN REALTY, INC.

Certificate of Status	0
Certified Copy	0
Page Count	03
Estimated Charge	\$70.00

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ARTICLES OF INCORPORATION

***THE UNDERSIGNED INCORPORATION FOR THE PURPOSE OF FORMING
A CORPORATION UNDER THE FLORIDA BUSINESS CORPORATION ACT,
HEREBY ADOPTS THE FOLLOWING ARTICLES OF INCORPORATION.***

ARTICLE I -NAME

THE NAME OF THE CORPORATION SHALL BE:

Home & Loan Realty, Inc.

ARTICLE II -PRINCIPAL OFFICE

The principal place of business & mailing address of this corporation shall be

101 Forester Court
Wellington FL 33414

ARTICLE III -SHARES

The number of shares of stock that this corporation is authorized to have at any one time is:

100 shares at \$10.00 par value

ARTICLE IV -INITIAL OFFICERS/DIRECTORS:

President/Director: Micki S. O'Callaghan, 101 Forester Court, Wellington, FL
33414

ARTICLE V -INITIAL REGISTERED AGENT AND STREET ADDRESS:

The name and Florida street address of the initial registered agent are:

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Micki S. O'Callaghan
101 Forester Court, Wellington, FL 33414

ARTICLE VII-INCORPORATOR:

The name and address of the Incorporator to these Articles of Incorporation are:

Kerry Walsh
35 Carleton Avenue
Islip Terrace, NY 11752

Kerry Walsh
Kerry Walsh, Incorporator

2/22/02
Date

Having been named registered agent and to accept service of process for the above stated corporation as 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 familiar with and accept the obligations of my position as registered agent.

Micki S. O'Callaghan
Micki S. O'Callaghan, Registered Agent

2/22/02
Date

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