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March 11, 2002

VIA FEDERAL EXPRESS

Department of State
Division of Corporations
409 E. Gaines Street
Tallahassee, FL 32399

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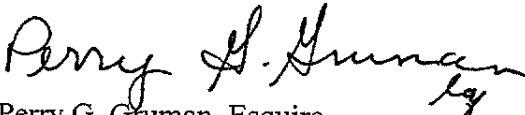
Re: The Home Savers Group, Inc.

To Whom It May Concern:

Enclosed please find the original Articles of Incorporation for The Home Savers Group, Inc., together with our check made payable to the Secretary of State in the amount of \$70.00 to cover the filing fee.

Thank you for your attention to this matter.

Sincerely,


Perry G. Gruman, Esquire

Enclosures

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
02 MAR 12 AM 8:00

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ARTICLES OF INCORPORATION

OF

THE HOME SAVERS GROUP, INC.

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
02 MAR 12 AM 8:00

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I

NAME OF CORPORATION

The name of the corporation shall be: THE HOME SAVERS GROUP, INC.

The address of the principal office of this corporation shall be 4532 W. Kennedy Boulevard, Suite 103, Tampa, Florida 33609.

ARTICLE II

NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III

CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having a \$1.00 par value per share.

ARTICLE IV

REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 4532 W. Kennedy Boulevard, Suite 103, Tampa, Florida 33609, and the name of the initial registered agent of the

corporation at that address is LARRY W. HERNDON.

ARTICLE V

TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI

PREEMPTIVE RIGHTS

The corporation elects to have preemptive rights.

ARTICLE VII

INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation: LARRY W. HERNDON, 4532 W. Kennedy Boulevard, Suite 103, Tampa, Florida 33609.

ARTICLE VIII

DIRECTORS

This initial Director of the corporation shall be LARRY W. HERNDON, whose address is 4532 W. Kennedy Boulevard, Suite 103, Tampa, Florida 33609.

IN WITNESS WHEREOF, the undersigned agent of LARRY W. HERNDON, has hereunto set his hand and seal this 11th day of March, 2002.

I ACCEPT DESIGNATION AS REGISTERED AGENT.


LARRY W. HERNDON

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
02 MAR 12 AM 8:00