

PO3000088802

(Requestor's Name)

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(City/State/Zip/Phone #)

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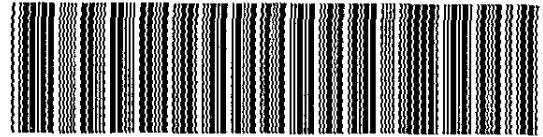
(Business Entity Name)

(Document Number)

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08/07/03--01059--001 **78.75

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03 AUG 13 PM 3:37

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

605-22530
TS 8/13/03

LAW OFFICES OF
Ehrlich & Freedman, P.A.

3300 University Drive, Suite 527
Coral Springs, Florida 33065
Tel: (954) 755-0009 Fax: (954) 755-0067
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TEL: (212) 370-5244
Fax: (212) 370-9145

August 11, 2003

Secretary of State
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

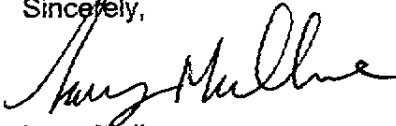
Re: A & Y Development, Inc.

To Whom it May Concern:

Enclosed please find the Articles of Incorporation for A & Y Development, Inc. and the filing fee of \$78.75 that has been send. Please make effective date August 5, 2003. Please file and return in enclosed self-addressed stamped envelope.

If you have any questions or if the name is unavailable, please do not hesitate to contact me.

Sincerely,



Larry Mulline

LM:rab
Enclosures



FLORIDA DEPARTMENT OF STATE

Glenda E. Hood
Secretary of State

August 8, 2003

EHRlich & FREEDMAN, P.A.
3300 UNIVERSITY DR STE 527
CORAL SPRINGS, FL 33065

SUBJECT: A&L DEVELOPMENT, INC.
Ref. Number: W03000022530

We have received your document for A&L DEVELOPMENT, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6927.

Tracy Smith
Document Specialist
New Filings Section

Letter Number: 303A00045497

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

03 AUG 13 AM 11:08

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ARTICLES OF INCORPORATION OF
A & Y Development, Inc.

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, do hereby adopt the following articles of incorporation:

ARTICLE ONE
NAME

The name of the corporation is A & Y Development, Inc.

ARTICLE TWO
PRINCIPLE LOCATION

The principle location for this corporation is 3300 University Drive., #511, Coral Springs, FL 33065

ARTICLE THREE
CORPORATE DURATION

The duration of the corporation is perpetual. The effective date is August 5, 2003.

ARTICLE FOUR
PURPOSE OR PURPOSES

The general purposes for which the corporation is organized are:

1. To engage in the business of mortgage brokering. To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

ARTICLE FIVE
CAPITALIZATION

The aggregate number of shares which the corporation is authorized to issue is 100. Such shares shall be of a single class, and shall have a par value of One Dollar per share.

ARTICLE SIX
REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is: 3300 University Drive, Ste.511, Coral Springs, FL 33065 and the name of its initial registered agent at such address, is Richard Ehrlich.

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ARTICLE SEVEN
OFFICERS

PRESIDENT

Larry Mullne

ARTICLE EIGHT
DIRECTORS

The number of directors constituting the initial board of directors of the corporation is one. The name and address of each person who is to serve as a member of the initial board of directors is:

Name	Address
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Larry Mullne	3300 University Dr # 511 Coral Springs, FL 33065
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ARTICLE NINE
INCORPORATORS

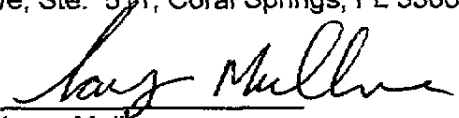
The name and address of each incorporator is:

Name	Address
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Larry Mullne	3300 University Dr. # 511 Coral Springs, FL 33065
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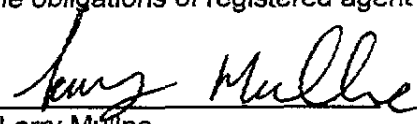
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TALLAHASSEE, FLORIDA

Executed by the undersigned at 3300 University Drive, Ste. 511, Coral Springs, FL 33065 on August 5, 2003.


Larry Mullne

Acceptance of Registered Agent Designated
In Articles of Incorporation

Larry Mullne, having been designated as the registered agent in the above and foregoing articles, is familiar with and accepts the obligations of registered agent under Section 607.0505, Florida Statutes.


Larry Mullne
Dated: August 5, 2003