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ARTICLES OF INCORPORATION OF DEBBIE WARD-TERRY, P.A.

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The undersigned, acting as incorporator of DEBBIE WARD-TERRY, P.A., under the Florida Business Corporation Act, Chapter 607, Florida Statutes, and the Professional Service Corporation and Limited Liability Company Act, Chapter 621, Florida Statutes, adopts the following Articles of Incorporation:

ARTICLE I. NAME

The name of the professional service corporation is:

DEBBIE WARD-TERRY, P.A.

ARTICLE II. PURPOSE

The sole and specific purpose of this corporation shall be as follows:

- (a) To engage in every phase and aspect of the business of rendering to the public the same professional services that a duly licensed real estate sales associate under the laws of the State of Florida is authorized to render, but such professional services shall be rendered only through the corporation's officers, employees and agents who are duly licensed or otherwise legally authorized under the laws of the State of Florida to practice real estate sales;
- (b) To invest its funds in real estate, mortgages, stocks, bonds or any other type of investments and to own real and personal property necessary for the rendering of the above described professional services.
- (c) In general, to have and exercise all powers conferred by the laws of the state of Florida upon professional service corporations, and to do any and all things hereinabove set forth to the same extent as a natural person might or could do.

ARTICLE III. ADDRESS

The street address of the initial principal office and the mailing address of the corporation are:

1400 Seville Place, Lakeland, Florida 33803

ARTICLE III. COMMENCEMENT OF EXISTENCE

The existence of the corporation commences on the date of filing of these Articles of Incorporation.

ARTICLE IV. AUTHORIZED SHARES

The maximum number of shares the corporation is authorized to issue is 100,000 shares of common stock having a par value of \$0.01 per share. The board of directors shall fix the consideration to be given for each share, which must have a value not less than the par value of a share and can be paid wholly or partially in cash or other property, tangible or intangible, or in labor or services actually performed for the corporation. The corporation shall not issue shares of common stock to anyone who is not duly licensed or otherwise legally authorized to practice as a real estate sales associate in the State of Florida. The corporation has the right to purchase or otherwise acquire shares of its common stock to the extent provided by law, its bylaws, or any written agreement duly executed by the corporation. Each share of the common stock is subject to any stock transfer restrictions contained in the corporation's bylaws.

ARTICLE V. INITIAL REGISTERED OFFICE AND AGENT

The corporation designates 1715 S. Florida Avenue, Lakeland, Florida 33803, Lakeland, Florida 33803 as the street address of the initial registered office of the corporation and names DEBBIE WARD-TERRY the corporation's initial registered agent at that address to accept service of process within this state.

ARTICLE VI. INITIAL BOARD OF DIRECTORS

The corporation has one (1) director initially. The number of directors may be either increased or diminished from time to time, as provided in the bylaws, but will never be less than one. The name of the initial director is DEBBIE WARD-TERRY, and her address is 1400 Seville Place, Lakeland, Florida 33803.

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator are:

Name Address

SANDRA GRAHAM SHEETS 92 Lake Wire Drive

Lakeland, Florida 33815

The incorporator of the Corporation assigns to this corporation her rights under Section 607.0201 and 621.05, Florida Statutes, to constitute a corporation, and she assigns to those persons designated by the board of directors any rights she may have as incorporator to acquire any of the capital stock of this corporation, this assignment becoming effective on the date corporate existence begins.

<u>ARTICLE VIII. BYLAWS</u>

The power to adopt, alter, amend, or repeal bylaws shall be vested in the board of directors and the shareholders, except that the board of directors may not amend or repeal any bylaw adopted by the shareholders if the shareholders specifically provide that the bylaw is not subject to amendment or repeal by the directors.

ARTICLE IX. AMENDMENTS

The corporation reserves the right to amend, alter, change, or repeal any provision in these Articles of Incorporation in the manner prescribed by law, and all rights conferred on shareholders are subject to this reservation.

The undersigned incorporator, for the purpose of forming a corporation under the laws of the State of Florida, has executed these Articles of Incorporation on February __, 2005.

SANDRA GRAHAM SHEETS, as

Incorporator

ACCEPTANCE OF REGISTERED AGENT

I agree to act as registered agent for the corporation named above, to accept service of process at the place designated in these Articles of Incorporation, and to comply with the provisions of the Florida Business Corporation Act, and acknowledge that I am familiar with, and accept, the obligations of such position.

Dated: February 18, 2005

DEBBIE WARD-TERRY, as

Registered Agent