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December 13, 2005

MARTIN J HANNA, P.A. COLONIAL PLACE 1515 UNIVERSITY DRIVE SUITE 231 CORAL SPRINGS, FL 33071

SUBJECT: REIFS, INC.

Ref. Number: W05000054869

We have received your document for REIFS, INC. and your check(s) totaling \$75.00. 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) 245-6955.

Letter Number: 905A00071750

Suzanne Hawkes Document Specialist New Filing Section

Division of Corporations - P.O. BOX 6327 -Tallahassee, Florida 32314

Martin J. Hanna, P.A.

MARTIN. J. HANNA, ESQ ATTORNEY AT LAW COLONIAL PLACE 1515 UNIVERSITY DRIVE, SUITE 231 CORAL SPRINGS, FLORIDA 33071 954-755-6133 FAX 954-755-8341

November 14, 2005

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

Re: REFS, INC.

Gentlemen:

Enclosed herewith please find the following relative to the abovenamed corporation.

- 1. Original and one copy of the Articles of Incorporation.
- 2. Check in the sum of \$70.00 representing payment of the following fees and costs:

Filing Fee	\$35.00
Registered Agent Designation	\$35.00

TOTAL ENCLOSED \$70.00

Please return the filed Articles of Incorporation to this office.

Sincerely,

Martin J. Hanna, Esq.

MJH/lb enclosures



November 22, 2005

MARTIN J HANNA, ESQ. COLONIAL PLACE 1515 UNIVERSITY DRIVE SUITE 231 CORAL SPRINGS. FL 33071

SUBJECT: REFS, INC.

Ref. Number: W05000051998

We have received your document for REFS, INC. and your check(s) totaling \$75.00. 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.

An effective date <u>may</u> be added to the Articles of Incorporation <u>if a 2006 date is needed</u>, otherwise the date of receipt will be the file date. <u>A separate article must be added to the Articles of Incorporation for the effective date.</u>

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) 245-6955.

Letter Number: 905A00068732

Suzanne Hawkes Document Specialist NEW FILINGS

ARTICLES OF INCORPORATION

OF

REALTY & LOANS SOLUTIONS, INC.

The undersigned hereby associates himself for the purpose of becoming a corporation under the Laws of the State of Florida, by and under the provisions of the Statutes of the State of Florida, providing for the formation, liability, rights, privileges and immunities of a Corporation for profit.

ARTICLE I

The name of the Corporation shall be:

REALTY & LOANS SOLUTIONS, INC.

ARTICLE II

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

ARTICLE JII

The authorized capital stock of this Corporation shall be 1000 shares of common stock of the par value of \$1.00 per share. The Shareholders are hereby granted pre-emptive right to any new issues of stock.

All of said stock shall be payable in cash, property, labor or services at a just valuation to be fixed by the shareholders of the Corporation; property, services or labor may be purchased or paid for with the capital stock at a just valuation to be fixed by the Shareholders.

ARTICLE IV

The amount of capital with which this Corporation shall commence business shall be not less than Five Hundred Dollars (\$500.00).

ARTICLE Y

This Corporation shall have perpetual existence unless sooner dissolved according to law.

ARTICLE VI

The principal place of business of this Corporation shall be: 7687 Via Grande, Boynton Beach, FL 33437 with the privilege of having branch offices at other places within or without the State of Florida. Further, the Shareholders may from time to time,

move the principal place of business of this Corporation to any other address within or without the State of Florida.

ARTICLE VII

The business of this Corporation shall be managed by its Shareholders, rather than by a Board of Directors. In the management of the business of the Corporation, the act of the Shareholders representing a majority of the outstanding shares of the Corporation entitled to vote, represented in person or by proxy, shall be the act of the Shareholders. Each Shareholder shall be entitled to one (1) vote in person, or in proxy, for each share of voting stock held by him or her. A majority of the outstanding shares of the Corporation entitled to vote represented in person or proxy, shall constitute a quorum at any meeting of Shareholders for the management of the business of the Corporation.

ARTICLE VIII

The name and address of the Subscribers and initial Shareholders of this Corporation are as follows:

<u>Name</u>	Title	<u>Address</u>
Jules Theard	President	7687 Via Grande, Boynton Beach, FL 33437
Yves M. Theard	Secretary	7687 Via Grande Boynton Beach, FL 33437

ARTICLE IX

The street address of the initial registered office of the Corporation is 7687 Via Grande, Boynton Beach, FL 33437 and the name of the initial Registered Agent is: Jules Theard

ARTICLEX

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Shareholders at a Shareholders' meeting by vote of the Shareholders voting the majority of the stock capable of being voted, unless all Shareholders sign a written agreement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

HEARD Incorporator

STATE OF FLORIDA	
	}
COUNTY OF BROWARD]

My Commission Expires:

11-10-05



Having been named to accept service of process for the above stated Corporation, at the place designated in these Articles, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all Statutes relative to the proper and complete performance of my duties.

Date:

Registered Agent 7687 Via Grande

Boynton Beach, FL 33437

SLORETARY OF STATE TALLAHASSEE, FLORIDA

3