Electronic Articles of Incorporation For

P09000026568 FILED March 13, 2009 Sec. Of State dcushing

SKIPPER AND ASSOCIATES REALTY, INC

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

SKIPPER AND ASSOCIATES REALTY, INC

Article II

The principal place of business address:

1000 HALLANDALE BEACH, BLVD SUITE 29 HALLANDALE BEACH, FL. 33009

The mailing address of the corporation is:

PO BOX 668652 POMPANO BEACH, FL. 33066

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS, REAL ESTATE INVESTMENTS, REAL ESTATE TRANSACTIONS AND MORTGAGE SERVICES, HOMEOWNERSHIP COUNSELING AND DOWN PAYMENT ASSISTANCE PROGRAMS.

Article IV

The number of shares the corporation is authorized to issue is: 100,000

Article V

The name and Florida street address of the registered agent is:

RODGER SKIPPER 1000 HALLANDALE BEACH, BLVD SUITE 29 HALLANDALE BEACH, FL. 33009, BR I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: RODGER SKIPPER

Article VI

The name and address of the incorporator is:

RODGER SKIPPER PO BOX 668652

POMPANO BEACH, FL 33066

Incorporator Signature: RODGER SKIPPER

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: CEO RODGER SKIPPER PO BOX 668652

POMPANO BEACH, FL. 33066

Title: CFO NANCY MUELLER-SKIPPER PO BOX 668652 POMPANO BEACH, FL. 33066

Article VIII

The effective date for this corporation shall be:

03/06/2009