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95 JAN 13 AM 10:58
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

** QUOTATION **

INVOICE # HOME
1/13/95
CUSTOMER # PARA02

CAPITAL CONNECTION, INC.
P.O. BOX 10349

TALLAHASSEE, FL 32302
904-224-8870
CLIENT REF # JW16

CLIENT REP: JULIA WATSON

DOCUMENT FILING W/PC, AM RUSH
FILE ART WITH PHOTO COPY FOR:
HOME IMPROVEMENT & ASSOCIATES, INC.

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JAN 13 1995 BSB

ARTICLES OF INCORPORATION

OF

FILED

HOME IMPROVEMENT & ASSOCIATES, INC. JAN 13 AM 10:58

ARTICLE ONE

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The name of the corporation is HOME IMPROVEMENT & ASSOCIATES, INC.
The principal address of the corporation is: 4217 S.W. 64th Avenue,
Davie, Florida 33314.

ARTICLE TWO

The period of its duration is perpetual.

ARTICLE THREE

The purpose for which the corporation is organized is the
transaction of any or all lawful business for which corporations may
be incorporated under the Florida Corporation Act.

ARTICLE FOUR

The aggregate number of shares which the corporation shall have
authority to issue is five hundred (500) of no par value.

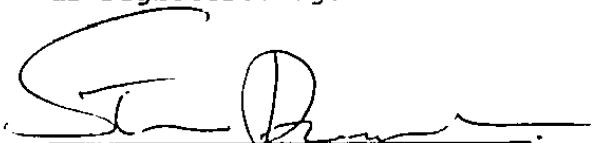
ARTICLE FIVE

The corporation will not commence business until it has received for
the issuance of shares consideration of the value of \$1,000.00
consisting of money, labor done or property actually received.

ARTICLE SIX

The street address of its initial registered office is 4217 S.W.
64th Avenue, Davie, Florida 33314, and the name of its initial
registered agent at such address is STEVEN DRAPPEL.

I hereby am familiar with and accept the duties and responsibilities
as registered agent for said corporation.


STEVEN DRAPPEL

ARTICLE SEVEN

The number of directors constituting the initial board of directors is three (3), and the name and address of the person or persons who are to serve as directors until the first annual meeting of the shareholders or until their successors are elected and qualified are:

Name	Mailing Address
STEVEN DRAPPEL	3651 N.W. 95th Terrace, Sunrise, Florida 33351
ANTHONY POLIFRONE	4217 S.W. 64th Avenue, Davie, Florida 33314
DOROTHY DRAPPEL	3651 N.W. 95th Terrace, Sunrise, Florida 33351

ARTICLE EIGHT

The Board of Directors is empowered to make, alter or repeal the Bylaws of the corporation without restriction of their powers conferred by statute.

ARTICLE NINE

The name and address of each incorporator is:

Name	Mailing Address
STEVEN DRAPPEL	3651 N.W. 95th Terrace, Sunrise, Florida 33351

(signed)


Incorporator

ARTICLE TEN

The powers of the incorporators cease upon filing of the Articles of Incorporation.