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BRUCE M. HARLAN

BRUCE M. HARLAN
ATTORNEY AT LAW
326 DELCHER ROAD NORTH
CLEARWATER, FLORIDA 34625

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FAX (813) 447-8774

March 5, 1996

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Secretary of State
Division of Corporations
P. O. Box 6327
Tallahassee, Florida 32314

Re: NEIGHBORHOOD NEWS AND NOTES, INC.

Gentlemen:

Please find enclosed the original and one copy of the Articles of Incorporation for the above referenced name, together with my check in the amount of \$122.50 for the filing fees.

Please return a certified copy of same to my office at your earliest convenience.

Sincerely,



BRUCE M. HARLAN, ESQ.

BMH:dml

enclosures

FILED
96 MAR -8 AM 11:10
TALLAHASSEE, FLORIDA

[SN MAR 12 1996

ARTICLES FOR
CERTIFICATE OF INCORPORATION
OF
NEIGHBORHOOD NEWS AND NOTES, INC.

FILED
OCT 6 AM 11:10
TALLAHASSEE, FLORIDA

We, the undersigned, make, subscribe, acknowledge and file these Articles for the purpose of forming a corporation for profit under the laws of the State of Florida, for the formation, liability, rights, privileges and immunities of a corporation for profit.

ARTICLE I

The name of the corporation is:

NEIGHBORHOOD NEWS AND NOTES, INC.

ARTICLE II

The general nature of the business to be transacted, conducted and engaged in shall be as follows:

A. To own and manage a newsletter which will contain paid advertisements.

B. To own, acquire, buy, sell, deal in and lease, hold or improve real estate and fixtures and personal property, and with that end in view to acquire by purchase, lease, hire or otherwise, land, tenements, hereditaments, or any interest therein, and to subdivide and improve the same; to act as a contractor, builder and developer and generally to hold, manage, deal with and improve the property of the company; to carry on a general real estate development and construction business and to conduct a brokerage agency and commission business for others in the purchase, sale and management of real estate and negotiations for loans thereon; to act as agent for insurance companies in soliciting and receiving applications for fire, casualty, plate glass, elevator, accident, health, rent, burglary, boiler, marine and life insurance and all other kinds of insurance, the collection of premiums doing such other business as may be delegated to agents by such companies, and to conduct

A general insurance agency and insurance brokerage agency;

C. To acquire by purchase, subscription or otherwise, and to own, hold, sell, negotiate, assign, deal in, exchange, mortgage, transfer, pledge or otherwise dispose of any share of the capital stock, of, or any bonds, mortgages, securities or evidences of indebtedness issued or created by any other corporation, joint stock company or association, public or private, or the government of the United States of America, or any foreign government, or of the state, territory, municipality, or other political subdivision or of any governmental agency; and to issue in exchange therefor in the manner permitted by law shares of the capital stock, bonds, or other obligations of the corporation; and while the owner, or holder, of such shares of stock, bonds, scripts, mortgages or other evidences of indebtedness, to use and exercise in respect thereof any and all rights, powers and privileges of ownership, including the right to vote thereon;

D. To enter into and make and perform, and carry out contracts of any kind and description made for any lawful purpose, without limit as to amount, with any person, firm, association, or government or agency thereof;

E. To borrow money, to draw, make, accept, endorse, transfer, assign, execute and issue bonds, debentures, promissory notes, and other evidences of indebtedness, and for the purpose of securing any of its obligations or contracts to convey, transfer, assign, deliver, mortgage, and/or pledge all, or any part of the property or assets at any time owned or held by this corporation, upon such terms and conditions as the stockholders shall authorize, and as may be permitted by law;

F. To acquire, hold, sell, reissue, or cancel any shares of its own capital stock provided, however, that this corporation may not use any of its funds or property for the purchase of its own capital stock when such use would cause any impairment of the capital of this corporation, and provided, further,

that the shares of its own capital stock, belonging to this corporation, shall not be voted directly or indirectly;

G. To purchase or otherwise acquire the whole, or any part of, the property, assets, business and good will of any other person, firm, corporation, and/or association, and to exercise all the powers necessary or convenient in and about the conduct, management and carrying on of such business;

H. To manufacture, buy or otherwise acquire, own, mortgage, sell, assign, transfer, or otherwise dispose of, trade and deal in and with goods, wares and merchandise and articles of commerce;

I. To organize, incorporate and reorganize subsidiary corporations and joint stock companies and associations for any purpose permitted by law;

J. To apply for, obtain, register, purchase, lease or otherwise acquire any concessions, rights, options, patents, privileges, patents rights and privileges, inventions, improvements and processes, copyrights, trade-marks and trade names, or any right, option or contract in relation thereto; and to perform, carry out and fulfill the terms and conditions thereof, and to develop, maintain, lease, sell, transfer, dispose of, and otherwise deal with the same;

K. To conduct all or any part of its operations and business without restriction or limit as to amount in the State of Florida; or in any or all other states, territories, districts, colonies, and dependencies of the United States of America and in any and all foreign countries, and to acquire (by purchase, exchange, lease, hire or otherwise), own, hold, develop, operate, lease, sell, assign, transfer, exchange, mortgage, pledge or otherwise dispose of, to turn to account, and convey real and personal property of every kind and nature, and rights and privileges therein, in the State of Florida, and in any and all other states, territories, districts, colonies and dependencies of the United States of America and in any or all foreign countries;

L. To carry out all, or any part of the foregoing objects as principal, agent, broker, contractor, or otherwise, either alone or in connection with any firm, association or corporation, and generally to have all powers

necessary, needful, or desirable, for the full and complete exercise and right to act as principal, agent, broker, purchaser, in any form in the acquisition, disposition, encumbrance, reorganization, or sale of property, real and personal;

M. To do all and everything necessary and proper for the accomplishment of the objects enumerated in this Certificate of Incorporation, or any amendment thereof, or necessary or incidental to the provisions and benefits of the corporation and in general to carry on any lawful business necessary or incidental to the attainment of the purpose of the corporation whether such business is similar in nature to the objects set forth in the Certificate of Incorporation of such corporation, or any amendment thereof;

N. It is the intention that the purpose, objects and powers specified in each of the paragraphs of this ARTICLE II of this Certificate of Incorporation shall, except as otherwise expressly provide, in no wise be limited or restricted by reference to or reference from, the terms of any other clause or paragraph of this Article, or any article of this Certificate of Incorporation.

ARTICLE III

The authorized capital stock of this corporation shall be 100 shares of common stock at no par value. The whole or any part of the capital stock of this corporation shall be payable in lawful money of the United States of America, or property, labor or services at a just valuation to be fixed by the stockholders.

ARTICLE IV

The amount of capital with which the corporation shall begin business shall be \$500.00.

ARTICLE V

Management of the corporation shall be by stockholders rather than a Board of Directors.

ARTICLE VI

The corporation shall have perpetual existence.

ARTICLE VII

The principal place of business of the corporation shall be located at: P.O. Box 6349, Spring Hill, FL 34606 with other offices, agencies and branches at such places as may be designated by the stockholders.

ARTICLE VIII

The name(s) and address(es) of the subscriber(s) to these Articles and person(s) who shall be the officers and stockholders of this corporation, as follows:

PRESIDENT

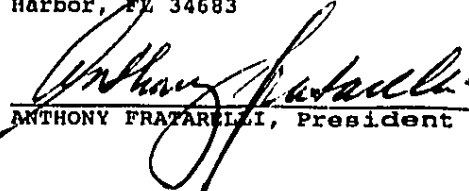
ANTHONY FRATARELLI
2252 Prince Charles Street
Spring Hill, FL 34606

SECRETARY/
TREASURER

WILLIAM R. PINTO
549 Surrey Close
Palm Harbor, FL 34683

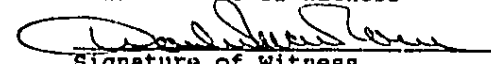
Signed, sealed and delivered
in the presence of:


Signature of Witness


ANTHONY FRATARELLI, President

(SEAL)

BRUCE M. HARLAN
Printed Name of Witness


Signature of Witness

DOUKISSA MARIA LOWE
Printed Name of Witness


Signature of Witness


WILLIAM R. PINTO, Sec./Trea

BRUCE M. HARLAN
Printed Name of Witness

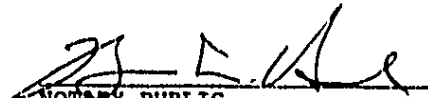

Signature of Witness

DOUKISSA MARIA LOWE
Printed Name of Witness

STATE OF FLORIDA
COUNTY OF PINELLAS

BEFORE ME, the undersigned authority, personally appeared ANTHONY FRATANELLI and WILLIAM R. PINTO to me well known and known to be the persons who executed the foregoing ARTICLES OF INCORPORATION, and before me, acknowledged the signatures to be their own free act and deed for the uses and purposes therein stated.

WITNESS my hand and official seal at Clearwater, Pinellas County, Florida, this 5th day of March, 1996.


NOTARY PUBLIC
My Commission Expires:



OFFICIAL SEAL
BRUCE M. HARLAN
My Commission Expires
Sept. 13, 1996
Comm. No. CC 222956

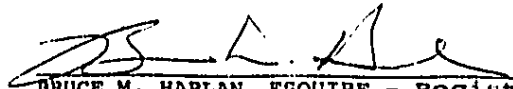
CERTIFICATE DESIGNATING PLACE OF BUSINESS OR
DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS
STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

THAT, NEIGHBORHOOD NEWS AND NOTES, INC., desiring to organize under the laws of the state of Florida with its principal office as indicated in the Articles of Incorporation, at the City of Clearwater, County of Pinellas, State of Florida, has named: BRUCE M. HARLAN, 326 Belcher Road North, Clearwater, Florida 34625 as its agent to accept service of process within the State.

ACKNOWLEDGEMENT

Having been named to accept service of process for the above-stated corporation, at place designated in this Certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.


BRUCE M. HARLAN, ESQUIRE - Registered Agent

ALLAHASSEE, FLORIDA

APR 11 1978