

P97000033175

April 1, 1997

Secretary of State
Fla. Division of Corporations
409 E. Gaines St
Tallahassee, Fla. 32399

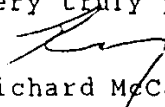
To Whom it may concern:

Attached please find a check for \$122.50 to cover the cost of your review of the attached "Articles of Incorporation" for "MCKarthy, Inc." and the subsequent approval.

For your records any correspondence should be directed to:
Mr. Richard McCarthy
c/o Stock Depot
4955 Coconut Creek Parkway
Coconut Creek, Fla. 33063
Tel #800-989-5189
Fax #954-968-6587

Your prompt attention to this matter will be greatly appreciated.

Very truly yours,


Richard McCarthy

APR 2 11:55B

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FILED
91 APR 14 AM 9:24
TALLAHASSEE, FLORIDA

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W97-7682



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

April 2, 1997

MR. RICHARD MCCARTHY
4955 COCONUT CREEK PARKWAY
COCONUT CREEK, FL 33063

SUBJECT: MCKARTHY, INC.
Ref. Number: W97000007682

We have received your document for MCKARTHY, INC. and check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned to you for the following reason(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. Simply adding "of Florida" or "Florida" to the end of an entity name **DOES NOT** constitute a difference. Please select a new name and make the substitution in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

When the document is resubmitted, please return a copy of this letter to ensure that your document is properly handled.

If you have any questions about the availability of a particular name, please call (904) 488-9000.

Section 607.0120(6)(b), or 617.0120(6)(b), Florida Statutes, requires that articles of incorporation be executed by an incorporator.

The document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation"); and the registered agent's signature.

Please return 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 (904) 487-6925.

Brenda Baker
Corporate Specialist

Letter Number: 297A00016641

ARTICLES OF INCORPORATION

FILED

97 APR 14 AM 9:25

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Richard McCarthy, the undersigned, as proper persons acting as incorporators of a corporation under the laws of the State of FL, adopt the following articles of incorporation:

FIRST

The name of the corporation is: R. Own, Inc.

SECOND

The period of its duration is: Perpetual

THIRD

The purpose of the corporation is: Provide Financial Services

FOURTH

The aggregate number of authorized shares is: 1000 shares

FIFTH

The corporation will not commence business until at least \$1.00 dollars have been received by it as consideration for the issuance of shares.

SIXTH

Cumulative voting of shares of stock 1000 authorized.

SEVENTH

Provisions limiting or denying to shareholders the preemptive right to acquire additional or treasury shares of the corporation are: at President's discretion

EIGHTH

Provisions for regulating the internal affairs of the corporation are: Richard McCarthy and Stock Depot

NINTH

The address of the initial registered office of the corporation is:

4955 Coconut Creek Parkway, Coconut Creek, FL 33063

and the name of its initial registered agent at such address is:

Richard McCarthy
TENTH

Address of the principal place of business is:

4955 Coconut Creek Parkway, Coconut Creek, FL 33063
ELEVENTH

The number of directors constituting the initial board of directors of the corporation is 1, and the names and address of the persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and shall qualify are:

Name

Address

Richard McCarthy

1629 Riverview Road #319

Deerfield Beach, FL 33441

TWELFTH

The name and address of each incorporator is:

Name

Address

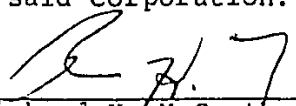
Richard McCarthy

1629 Riverview Road #319

Deerfield Beach, FL 33441

Date:

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


Richard H. McCarthy / REGISTERED AGENT