P98000001177

Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

SUBJECT:

	and one(1) copy of the article		
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ining rec	& Certificate	& Certified Copy	Filing Fee, Certified Copy
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		ADDITIONAL CO	PY REOFREDS
FROM: _	John S	peelman	AHAY
 .	Name (P	rinted or typed)	SE
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		Address	- R - 3
	DelRay B		D

NOTE: Please provide the original and one copy of the articles.



ARTICLES OF INCORPORATION

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I	NAME
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The name of the corporation shall be:

Homeownen's Tinance Corporation

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

505 NE 3 Rd STREET
Suite 3
Delnay Beach, Fl. 33483

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

10

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

John Speelmany 630 NE 20th LANG BOYNTON BEACH, Fl. 33435

ARTICLE V INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation are:

TOHN Speelman

630 NE 20th LANE
Boynoton, Beach, F/. 33435

4/22/98

Date

Signature/Incorporator

(An additional article must be added if an effective date is requested.)

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent

Signature Registered Agent

4/22/98

Date