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DAVID J. PEDERSEN  
Attorney At Law  
1999 West Colonial Drive, Suite 104  
Orlando, Florida 32804  
Tel. (407) 648-5901

November 1, 1998

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

FILED  
98 NOV 16 PM 1:21  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

RE: Filing of Articles of Incorporation  
~~Creative Financial Solutions of Florida, Inc.~~

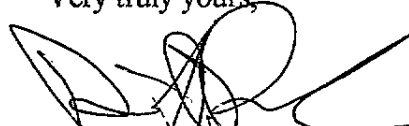
INNOVATIVE REAL ESTATE SOLUTIONS, INC.  
800002680018--7  
-11/04/98--01041--005  
\*\*\*\*\*70.00 \*\*\*\*\*70.00

Dear Sir or Madam:

Please find enclosed Articles of Incorporation for ~~Creative Financial Solutions of Florida~~ Inc., along with a check for \$70.00 as the filing fee for this new corporation. Please send any correspondence to the registered agent Pamela McNab-Syverston, 5003 St. Germain Ave., Orlando, FL 32812.

If there should be any questions or concerns, please contact the undersigned attorney.

Very truly yours,

  
David J. Pedersen

DJP/mm  
enc.

498-25710

P Hall  
NOV 16 1998  
(8)



**FLORIDA DEPARTMENT OF STATE**

**Sandra B. Mortham**  
Secretary of State

November 5, 1998

**DAVID J. PEDERSEN, ESQ.**  
1999 W COLONIAL DRIVE, SUITE 104  
ORLANDO, FL 32804

**SUBJECT: CREATIVE FINANCIAL SOLUTIONS OF FLORIDA, INC.**  
Ref. Number: W98000025110

We have received your document for CREATIVE FINANCIAL SOLUTIONS OF FLORIDA, INC. and check(s) totaling \$70.00. 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 a name is not acceptable. Please select a new name and make the correction in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

If you have any further questions concerning your document, please call (850) 487-6915.

Pamela Hall  
Document Specialist

Letter Number: 598A00054001

**DAVID J. PEDERSEN**  
Attorney At Law  
1999 West Colonial Drive, Suite 104  
Orlando, Florida 32804  
Tel. (407) 648-5901

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November 12, 1998

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

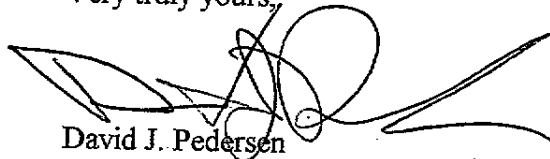
RE: Filing of Articles of Incorporation  
Innovative Real Estate Solutions, Inc.

Dear Mrs. Hall:

Please find enclosed Articles of Incorporation for Innovative Real Estate Solutions, Inc., you are possession of the filing fee as a result of the rejection of a prior filing, see your letter enclosed.

If there should be any questions or concerns, please contact the undersigned attorney.

Very truly yours,



David J. Pedersen

DJP/mm  
enc  
enc.

ARTICLES OF INCORPORATION

OF

INNOVATIVE REAL ESTATE SOLUTIONS, INC.

FILED  
98 NOV 16 PM 1:21  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation is a natural person competent to contract and hereby form a Corporation for profit under Chapter 607 of the Florida Statutes.

ARTICLE 1 - NAME

The name of the Corporation is (hereinafter, "Corporation")

ARTICLE 2 - PURPOSE OF CORPORATION

The Corporation shall engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE 3 - PRINCIPAL OFFICE

The address of the principal office of this Corporation is 5003 St. Germain Avenue, Orlando, FL 32812 and the mailing address is the same.

ARTICLE 4 - INCORPORATOR

The name and street address of the incorporator of this Corporation is:

Pamela McNab-Syvertson  
5003 St. Germain Avenue  
Orlando, FL 32812

#### ARTICLE 5 - OFFICERS

The officers of the Corporation shall be:

President:	Pamela McNab-Syvertson
Secretary:	Pamela McNab-Syvertson
Treasurer:	Pamela McNab-Syvertson

whose addresses shall be the same as the principal office of the Corporation.

#### ARTICLE 6 - DIRECTOR(S)

The Director(s) of the Corporation shall be:

Pamela McNab-Syvertson

whose addresses shall be the same as the Principal office of the Corporation.

#### ARTICLE 7 - CORPORATE CAPITALIZATION

7.1 The maximum number of shares that this Corporation is authorized to have outstanding at any time is **TEN THOUSAND (10,000)** shares of common stock, each share having the par value of **ONE DOLLAR (\$1.00)**.

7.2 No holder of shares of stock of any class shall have any preemptive right to subscribe to or purchase any additional shares of any class, or any bonds or convertible securities of any nature; provided, however, that the Board of Director(s) may, in authorizing the issuance of shares of stock of any class, confer any preemptive right that the Board of Director(s) may deem advisable in connection with such issuance.

7.3 The Board of Director(s) of the Corporation may authorize the issuance from time to time of shares of its stock of any class, whether now or hereafter authorized, or securities convertible into shares of its stock of any class, whether now or hereafter authorized, for such consideration as the Board of Director(s) may deem advisable, subject to such restrictions or limitations, if any, as may be set forth in the bylaws of the Corporation.

7.4 The Board of Director(s) of the Corporation may, be Restated Articles of Incorporation, classify or reclassify any unissued stock from time to time by setting or changing the preferences, conversions or other rights, voting powers, restrictions, limitations as to dividends, qualifications, or term or conditions of redemption of the stock.

#### ARTICLE 8 - SHAREHOLDERS' RESTRICTIVE AGREEMENT

7.5 All of the shares of stock of the Corporation may be subject to a Shareholders' Restrictive Agreement containing numerous restrictions on the rights of shareholders of the Corporation and transferability of the shares of stock of the Corporation. A copy of the Shareholders' Restrictive Agreement, if any, is on file at the principal office of the Corporation.

#### ARTICLE 9 - POWERS OF CORPORATION

The Corporation shall have the same powers as an individual to do all things necessary or convenient to carry out its business and affairs, subject to any limitations or restrictions imposed by applicable law or these Articles of Incorporation.

#### ARTICLE 10 - TERM OF EXISTENCE

This Corporation shall have perpetual existence.

#### ARTICLE 11 - REGISTERED OWNER(S)

The Corporation, to the extent permitted by law, shall be entitled to treat the person in whose name any share or right is registered on the books of the Corporation as the owner thereto, for all purposes, and except as may be agreed in writing by the Corporation, the Corporation shall not be bound to recognize any equitable or other claim to, or interest in, such share or right on the part of any other person, whether or not the Corporation shall have notice thereof.

#### ARTICLE 12 - REGISTERED OFFICE AND REGISTERED AGENT

The initial address of registered office of this Corporation is: 5003 St. Germain Avenue, Orlando, FL 32812. The name and address of the registered agent of this Corporation is Pamela McNab-Syvertson, 5003 St. Germain Avenue, Orlando, FL 32812.

ARTICLE 13 - BYLAWS

The Board of Director(s) of the Corporation shall have power, without assent or vote of the shareholders, to make, alter, amend or repeal the Bylaws of the Corporation, but the affirmative vote of a number of Directors equal to a majority of the number who would constitute a full Board of Director(s) at the time such action shall be necessary to take any action for the making, alteration, amendment or repeal of the Bylaws.

ARTICLE 14 - EFFECTIVE DATE

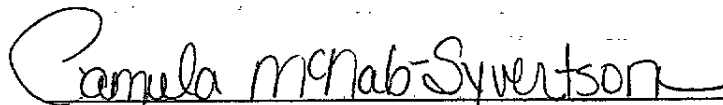
These Articles of Incorporation shall be effective immediately upon approval of the Secretary of State, State of Florida.

ARTICLE 15 - AMENDMENT

The Corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation, or in any amendment hereto, or to add any provision to these Articles of Incorporation or to any amendment hereto, in any manner now or hereafter prescribed or permitted by the provisions of any applicable statute of the State of Florida, and all rights conferred upon shareholders in these Articles of Incorporation or any amendment hereto are granted subject to this reservation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, acknowledged and filed the foregoing Articles of Incorporation under the laws of the State of Florida, this \_\_\_\_\_

11-11-98

  
Pamela McNab-Syverson

FILED

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ACCEPTANCE OF REGISTERED AGENT DESIGNATED SECRETARY OF STATE  
IN ARTICLES OF INCORPORATION TALLAHASSEE, FLORIDA

I Pamela McNab-Syvertson, having a business office identical with the registered office of the Corporation name above, and having been designated as the Registered Agent in the above and foregoing Articles of Incorporation, is familiar with and accepts the obligations of the position of Registered Agent under the applicable provisions of the Florida Statutes.

By: Pamela McNab-Syvertson  
Pamela McNab-Syvertson

11-11-98