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March 4, 1999

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-03/11/99-01093-007

****122.50 ****78.75

Secretary of State
Corporation Division
State of Florida
Tallahassee, Florida 32304

re: Investors of America, Inc.

Gentlemen:

This is to advise you to send all information for the
incorporation of Investors of America, Inc. to the following
address:

Guy D Clarke
4431 N W 30th Ct
Lauderdale Lakes, Florida 33313

Enclosed please find two (2) copies of the Articles of
Incorporation of Investors of America, Inc. and a check in
the amount of \$ 122.50 for the processing of this corporation.
The check represents payment of the following fees:

Filing	\$ 35.00
Registered Agent	35.00
Certified Copy	52.50

Total	\$ 122.50
	=====

Thank you,

Guy D Clarke

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION

OF

Investors of America, Inc.

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

ARTICLE I NAME

The name of the corporation shall be:

Investors of America, Inc.

ARTICLE II PRINCIPAL OFFICE

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

4431 N W 30th Ct
Lauderdale Lakes
FL 33313

ARTICLE III CAPITAL STOCK

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

ONE HUNDRED (100) SHARES

ARTICLE IV INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is:

Guy D Clarke
4431 N W 30th Ct
Lauderdale Lakes
FL 33313

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE V INCORPORATOR(S)

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

Guy D Clarke
4431 N W 30th Ct
Lauderdale Lakes
FL 33313

ARTICLE VI DIRECTORS

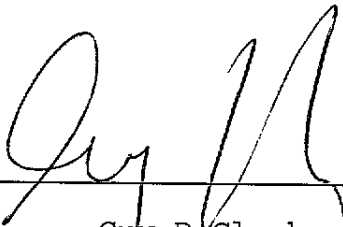
Guy D Clarke
4431 N W 30th Ct
Lauderdale Lakes
FL 33313

ARTICLE VII NATURE OF BUSINESS

The general nature of the business to be transacted by this Corporation is to engage in any and all business permitted under the state of Florida

The undersigned has(have) executed these Articles of Incorporation

this 3rd day of March, 19 99



Guy D Clarke,
President

CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the state of Florida.

1. The name of the corporation is: _____

Investors of America, Inc.

2. The name and registered agent and office is:

Guy D Clarke
4431 N W 30th Ct
Lauderdale Lakes
Fl 33313

Signature _____

Title President

Date _____

3-3-99

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 AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

Signature _____

GUY CLARKE

Date _____

3-3-99

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA