

TRANSMITTAL LETTER

P99000037319

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

99 APR 23 AM 8:25

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

500002820055--3  
-03/26/99--01078--008  
\*\*\*\*\*87.50 \*\*\*\*\*87.50

SUBJECT: VIRTUAL REALTY BANKERS, INC.  
(Proposed corporate name - must include suffix)

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

☐ \$70.00  
Filing Fee

☐ \$78.75  
Filing Fee  
& Certificate of Status

☐ \$78.75  
Filing Fee  
& Certified Copy

☒ \$87.50  
Filing Fee,  
Certified Copy  
& Certificate of  
Status

ADDITIONAL COPY REQUIRED

FROM: REAL ESTATE BANKERS, INC.  
Name (Printed or typed)  
EDWARD GOODMAN, PRESIDENT

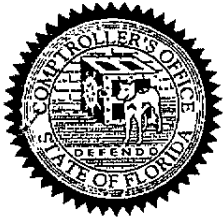
2901 CLINT MOORE RD. STE. 128  
Address

BOCA RATON, FL 33496  
City, State & Zip

561-995-8136  
Daytime Telephone number

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

W99-2684  
PK  
4/26/99



ROBERT F. MILLIGAN  
COMPTROLLER OF FLORIDA

**OFFICE OF THE COMPTROLLER**  
DEPARTMENT OF BANKING AND FINANCE  
STATE OF FLORIDA  
TALLAHASSEE  
32399-0350

April 6, 1999

Mr. Edward Godman  
2901 Clint Moore Road  
Suite 128  
Boca Raton, Florida 33496

Dear Mr. Godman:

Re: "Virtual Realty Bankers, Inc."

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Department that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced name being registered to conduct business in the state of Florida.

Sincerely,

Art Simon - Director  
Division of Banking  
101 East Gaines Street  
Fletcher Building - Sixth Floor  
Tallahassee, FL 32399-0350  
(850) 410-9111

:kr

cc: Karon Beyer, Chief  
Bureau of Corporate Records  
Division of Corporations  
Secretary of State's Office

## 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

The name of the corporation shall be:

VIRTUAL REALTY BANKERS, INC.

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

### ARTICLE II PRINCIPAL OFFICE

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

2901 CLINT MOORE RD.  
STE. 128  
BOCA RATON, FL 33496

### ARTICLE III SHARES

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

10,000,000  
(TEN MILLION)

### ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

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

EDWARD GODMAN  
2429 NW 64th ST.  
BOCA RATON, FL 33496

### ARTICLE V INCORPORATOR

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

REAL ESTATE BANKERS, INC.  
2901 CLINT MOORE RD.  
STE. 128  
BOCA RATON, FL 33496

Ed Godman, Pres.  
Signature/Incorporator

3/24/99  
Date

EDWARD GODMAN, PRESIDENT

(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

Ed Godman  
Signature/Registered Agent

3/24/99  
Date

EDWARD GODMAN