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April 15, 1999

5-1-99

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

Re: Articles of Incorporation of Philip D. Iorio, P.A.

Ladies or Gentlemen:

Enclosed please find the Articles of Incorporation for Philip D. Iorio, P.A. I would like the effective date of the corporation to be May 1, 1999. Enclosed you will also find a check in the amount of \$78.75 for the filing fee and acknowledgment.

Thank you for your assistance in this matter.

Sincerely,

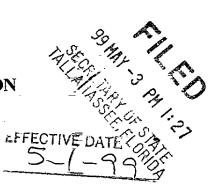
Philip D. Iorio

Jan 45

ARTICLES OF INCORPORATION

OF

PHILIP D. IORIO, P.A.



The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby associates himself to form a corporation for profit under the laws of the State of Florida.

ARTICLE I - NAME

The name of this corporation is PHILIP D. IORIO, P.A.

<u>ARTICLE II – PURPOSE</u>

The purpose of this corporation shall be to engage in every aspect in the practice of real estate brokerage and all its fields of specializations, as are allowed under the Florida Real Estate Commission Department of Business and Professional Regulation, state of Florida.

To engage and render the professional services involved only through its officers, agents and employees who shall be in good standing and duly licensed or otherwise legally authorized within the state of Florida to render the same professional service as this corporation.

To invest its funds in real estate, mortgages, stocks, bonds_and any other type of investments permitted by law.

To engage in no other business other than the rendition of the professional services specified herein.

To do everything necessary and proper in accomplishing the purposes herein set forth and to do anything incidental thereto which not forbidden under the laws of the state of Florida.

ARTICLE III – EFFECTIVE DATE

The effective date of this corporation will be May 1, 1999.

ARTICLE IV - CAPITAL STOCK

The maximum number of shares that this corporation is authorized to have outstanding at any one time is Three Hundred (300) shares of common stock, having a par value of One Dollar (\$1.00) per share.

Share of the corporation's stock and certificates shall be issued only to persons in good standing and duly licensed or otherwise legally authorized within the state of Florida to render the same professional services as this corporation.

ARTICLE V - INITIAL CAPITAL

The amount of capital with which this corporation shall begin business is not to be less than Three Hundred and No/100ths Dollars (\$300.00).

ARTICLE VI - TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VII - ADDRESS

The initial principal place of business of this corporation in the State of Florida is 19901 Arbor Path Place, Lutz, Florida 33549, and have post office address of the same.

ARTICLE VIII - DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set for in these Articles of Incorporation. The corporation shall be one Director, initially. The name and address of the initial member of the Board of Directors is:

Philip D. Iorio Director 19901 Arbor Path Place_ Lutz, FL 33549

ARTICLE IX - OFFICERS

The name and addresses of the initial officers of the corporation who shall hold office for the first year of the corporation, or until their successors are elected or appointed are:

Philip D. Iorio President / Secretary 19901 Arbor Path Place Lutz, FL 33549

ARTICLE X – DISQUALIFICATION OF OFFICER, DIRECTOR, STOCKHOLDER, AGENT OR EMPLOYEE

If any officer, director, stockholder, agent or employee of this corporation becomes legally disqualified to render the professional services for which the corporation is organized, or accepts employment that places restrictions or limitations on his continued rendering of such professional services, he shall forthwith sever all employment with the corporation, and shall not thereafter participate or share, directly or indirectly, in any earnings or profits realized by the corporation on account of professional services. The corporation shall forthwith, upon such disqualification of any shareholder, purchase such shareholder's shares and pay him all amounts owing and lawfully due to him by the corporation, except that such shares shall not be entitled to dividends.

ARTICLE XI - AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the Stockholders, and approved at a Stockholders' meeting by a majority of the Stockholders entitled to vote thereon, unless all of the Directors and all of the Stockholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

ARTICLE XII - REGISTERED AGENT

The Registered Agent for service of process shall be Philip D. Iorio, whose address is 19901 Arbor Path Place, Lutz, FL 33549.

IN WITNESS WHEREOF I have hereunto set my hand and seal and filed the forgoing Articles of Incorporation under the Laws of the State of Florida, this
as ^{yez} day of <u>April</u> , 1999.
Plago. A.
Philip D. Vorio
I hereby accept the designation for Registered Agent.
flex o. Jan
Philip D. Iorio
State of Florida
County of Rev
Personally appeared before me this day of April 1999, Philip
D. Iorio, who is personally known to me or who has produced
FLD1# DaDD-66461-83 as identification.
Manuallastel
Notary Public ()
Seal Spires July 30, 2002
ATLANTIC BONDING CO., INC.