

TRANSMITTAL LETTER

P990000095504

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

SUBJECT: HOME BUYERS GUARANTY, INC
(Proposed corporate name - must include suffix)

800003027638--2
-10/28/99--01034--004
*****87.50 *****87.50

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: BRUCE A. RYALS
Name (Printed or typed)
210 WEST 25TH STREET
Address
SANFORD, FLORIDA 21771-4448
City, State & Zip
(407) 324-4848 / 407-415-0555
Daytime Telephone number

TALLAHASSEE, FLORIDA

99 OCT 28 AM 9:41

FILED

EFFECTIVE DATE
11-1-99

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

ajc 10/29

ARTICLES OF INCORPORATION
OF
HOME BUYERS GUARANTY, INC

IN COMPLIANCE WITH THE REQUIREMENTS OF F.S. CHAPTER 607,
THE UNDERSIGNED, BEING A NATURAL PERSON, DOES HEREBY ACT AS AN
INCORPORATOR IN ADOPTING AND FILING THE FOLLOWING ARTICLES OF
INCORPORATION FOR THE PURPOSE OF ORGANIZING A BUSINESS CORPOR-
ATION.

ARTICLE 1

THE NAME OF THE CORPORATION (CORPORATION) IS
HOME BUYERS GUARANTY, INC

ARTICLE 11

THE EXISTENCE OF THE CORPORATION SHALL BEGIN ON NOV 1, 1999

ARTICLE 111

THE STREET ADDRESS OF THE PRINCIPAL OFFICE OF THE CORPORATION
IS 210 W. 25TH AVENUE, SANFORD, FLORIDA 32771-4448 .

ARTICLE 1V

THE MAXIMUM NUMBER OF SHARES THIS CORPORATION IS AUTHORIZED
TO ISSUE IS 100 (ONE HUNDRED), ALL OF WHICH SHALL BE COMMON
SHARES. ALL COMMON SHARES SHALL BE IDENTICAL WITH EACH
OTHER IN EVERY RESPECT AND THE HOLDERS HEREOF SHALL BE ENTIT
LED TO ONE VOTE FOR EACH SHARE ON ALL MATTERS ON WHICH
SHAREHOLDERS HAVE THE RIGHT TO VOTE.

ARTICLE V

THE INITIAL STREET ADDRESS OF THE CORPORATION'S REGISTERED
OFFICE IS 210 W. 25TH STREET, SANFORD, FLORIDA 32771-4448 .

ARTICLE V1

THE INITIAL REGISTERED AGENT FOR THE CORPORATION AT THE
FOLLOWING ADDRESS IS BRUCE A. RYALS LOCATED 210 W. 25TH
STREET, SANFORD, FLORIDA 32771-4448 .

ARTICLE V11

THE INITIAL BOARD OF DIRECTORS SHALL CONSIST OF ONE MEMBER
THE NAME AND ADDRESS OF THE PERSON WHO WILL SERVE ON THE
INITIAL BOARD OF DIRECTORS IS: BRUCE A. RYALS, PRESIDENT,
SECRETARY AND TREASURER, LOCATED 210 W. 25TH STREET, SANFORD
FLORIDA 32771-4448 .

FILED
99 OCT 28 AM 9:41
CLERK OF DISTRICT COURT
TALLAHASSEE, FLORIDA

EFFECTIVE DATE
11-1-99

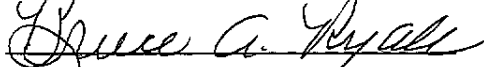
ARTICLE V111

THE NAME AND STREET ADDRESS OF THE PERSON SIGNING THESE ARTICLES OF INCORPORATION IS: BRUCE A. RYALS, 210 W. 25TH STREET, SANFORD, FLORIDA 32771-4448 .

ARTICLE IX

THE CORPORATION SHALL INDEMNIFY ITS DIRECTORS, OFFICERS, EMPLOYEES, AND AGENTS TO THE FULLEST EXTENT PERMITTED BY LAW.

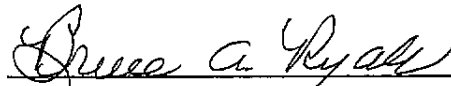
IN WITNESS WHEREOF, THE UNDERSIGNED INCORPORATOR HAS EXEC-
THESE ARTICLES OF INCORPORATION THIS 1ST DAY OF NOVEMBER, 1999.



NAME: BRUCE A. RYALS

ACCEPTANCE OF REGISTERED AGENT

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR HOME BUYERS GUARANTY, INC. AT THE PLACE DESIGNATED IN THE ARTICLES OF INCORPORATION, THE UNDERSIGNED IS FAMILIAR WITH AND ACCEPTS THE OBLIGATIONS OF THE POSITION PURSUANT TO F.S. 607.0501 (3).



NAME: BRUCE A. RYALS

DATE: NOVEMBER 1, 1999

TALLAHASSEE, FLORIDA

99 OCT 28 AM 9:41

FILED