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Law Offices
Eric S. Kolar P.A.
183 Atlantic Boulevard
Jacksonville, Florida 32207

Eric S. Kolar, Attorney at Law
Admitted in Florida and Georgia

Telephone: (904) 396-0009
Facsimile: (904) 399-4540

December 7, 1999

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

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-12/08/99--01037--005
*****70.00 *****70.00

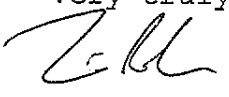
Re: Home Buyers of Florida, Inc.

Dear Sir or Madam:

Enclosed is an original and one copy of the articles of incorporation and a check for \$70 filing fee.

Please file the corporation and return file copy to the above address.

Very truly yours,



Eric S. Kolar

Enclosure

W 28184

99 DEC 15 AM 11:53
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

RW 12/16



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

December 9, 1999

ERIC S KOLAR PA
1830 ATLANTIC BLVD
JACKSONVILLE, FL 32207

SUBJECT: HOME BUYERS OF FLORIDA, INC.
Ref. Number: W99000028184

We have received your document for HOME BUYERS OF FLORIDA, INC. and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(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.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6923.

RoseAnn Varnadore
Corporate Specialist Supervisor

Letter Number: 199A00058111

FILED
99 DEC 15 AM 11:54
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
HOME BUYERS OF VOLUSIA, INC.

ARTICLE I - NAME

The name of this Corporation is HOME BUYERS OF VOLUSIA, INC., and the principal business address of the Corporation is HOME BUYERS OF VOLUSIA, INC., 973 Shockney Drive, Ormond Beach, FL 32174.

ARTICLE II - COMMENCEMENT AND DURATION

This Corporation shall commence upon the date of filing with the Secretary of State of Florida. This Corporation shall have perpetual existence.

ARTICLE III - PURPOSE

This Corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE IV - CAPITAL

This Corporation is authorized to issue 100 shares of Common Stock, all of which shall be of the par value of \$.01 per share.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this Corporation is 973 Shockney Drive, Ormond Beach, FL 32174, and the name of its initial registered agent at such address is Stephen L. Ballard.

ARTICLE VI - INITIAL BOARD OF DIRECTORS

The number of Directors constituting the initial Board of

Directors of this Corporation shall be one and the name and addresses of the person who is to serve as member thereof is:

Stephen L. Ballard
973 Shockney Drive, Ormond Beach, FL 32174

ARTICLE VII - INITIAL OFFICERS

The initial officers of this Corporation are as follows:

Stephen L. Ballard - President, Secretary,
Treasurer

ARTICLE VIII - INCORPORATOR

The name and address of the incorporator is:

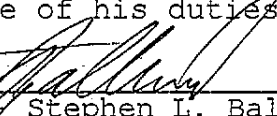
Stephen L. Ballard
973 Shockney Drive, Ormond Beach, FL 32174

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 6 day of December, 1999.



Incorporator - Stephen L. Ballard

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, Stephen L. Ballard hereby agrees to act in this capacity, and further agrees to comply with the provisions of all statutes relative to the proper and complete performance of his duties.



Registered Agent Stephen L. Ballard
973 Shockney Drive
Ormond Beach, FL 32174
Date: December 6, 1999