POCOOOOO 2788

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

SUBJECT:

AFFORDABLE HOMES & FINANCE, INC.

(Proposed corporate name - must include suffix)

600003086756--2 -01/04/00--01011--013 *****87.50 *****87.50

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

\$70.00

\$78.75

Filing Fee Filing Fee

& Certificate of Status

\$78.75

X**⊠** \$87.50

Filing Fee

Filing Fee,

& Certified Copy

Certified Copy

& Certificate of

Status

ADDITIONAL COPY REQUIRED

FROM:

PAUL E. JOHNSON

Name (Printed or typed)

2900 14th Street N. Suite # 24

Address

Naples, Fl.

34103

City, State & Zip

(941) 261-1124

Daytime Telephone number

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

FILED

ARTICLES OF INCORPORATION

2000 JAN -3 PM 2 24

The undersigned incorporator, for the purpose of forming a corporation under the Florida

Business Corporation Act, hereby adopts the following Articles of Incorporation.

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I NAME

The name of the corporation shall be:

AFFORDABLE HOMES & FINANCE, INC.

ARTICLE II PRINCIPAL OFFICE

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

2900 14th Street N. Suite # 24

Naples Fl. 34103

ARTICLE III SHARES

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

100

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

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

Paul E. Johnson 2900 14th Street N. Suite # 24 Naples, Fl. 34103

ARTICLE V INCORPORATOR

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

Paul E. Johnson 2900 14th Street N. Suite# 24 Naples. Fl. 34103

Signature/Incorporator

Paul E. Johnson

12-30-99

Date

(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

Signature/Registered Agent

12-30-99

Date

Paul E. Johnson