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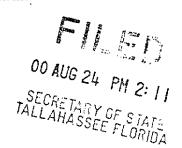
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ARTICLES OF INCORPORATION

OF

NEW HOME TITLE, INC.



In compliance with the requirements of F.S. Chapter 607, the undersigned, being a natural person, hereby acts as an incorporator in adopting and filing the following articles of incorporation for the purpose of organizing a business corporation.

ARTICLE I

The name of the Corporation ("Corporation") is NEW HOME TITLE, INC.

ARTICLE II

The existence of the Corporation shall begin on August 30, 2000.

ARTICLE III

The street address of the principal office of the Corporation is 2631 SW 27th Street, Miami, Florida 33133.

ARTICLE IV

The maximum number of shares this Corporation is authorized to issue is 30,000, par value \$1.00 per share, all of which shall be Common Shares. All Common Shares shall be identical with each other in every respect and the holders of Common Shares shall be entitled 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 2631 SW 27th Street Miami, Florida 33133. The initial registered agent for the Corporation at that address is Julio A. Nolla-Amado.

ARTICLE VI

The initial board of directors shall consist of two (2) members. This number may be increased or decreased from time to time in accordance with the Corporation's bylaws, but shall never be less than one. The names and addresses of the persons who will serve on the initial board of directors are:

	Address
DAVID NOVOA, President, Treasurer JULIO A. NOLLA-AMADO, Vice-Pres.	1994 SW 142 nd Ave, Miami, FI. 33175 2631 SW 27 th St. Miami, FI 33133
	-
	-

ARTICLE VII

The names and street addresses of the persons signing these articles of incorporation are:

DAVID NOVOA, President, Treasurer JULIO A. NOLLA-AMADO, Vice-Pres.

Name

1994 SW 142nd Ave, Miami, Fl. 33175 2631 SW 27th St. Miami, Fl 33133

Address

ARTICLE VIII

The Corporation shall indemnify its directors, officers, employees, and agents to the fullest extent permitted by law.

IN WITNESS WHEREOF, the undersigned incorporators have executed these articles of incorporation on August 21, 2000.

Name: DAVID NOVOA

Name: JULIO A. NOLLA-AMADO

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for NEW HOME TITLE, INC. at the place designated in the articles of incorporation, the undersigned is familiar with and accepts the obligations of that position pursuant to F.S. 607.0501(3).

Name: JULIO A. NOLLA-AMADO

Date: August 21, 2000.

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SECRETARY OF STATE