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CIRCUIT COURT MEDIATOR
COUNTY COURT MEDIATOR

February 14, 2001

Federal Express Delivery
Airbill #826430536261

SECRETARY OF STATE
DIVISION OF CORPORATIONS
409 East Gaines Street
Tallahassee, Florida 32399

100003707591--7
-02/16/01--01103--014
****122.50 *****78.75

Re: FLORIDA HOME FINANCIAL GROUP, INC.

Gentlemen:

Please find original and one copy of the Articles of Incorporation and Consent of Resident Agent for filing with your office, reference above, along with my office check #32964 in the amount of \$122.50 representing filing fee.

Please endorse your approval of the Articles of Incorporation on the enclosed copy, certify and return same to this office.

Thank you.

Sincerely yours,

Jerome L. Teppes, Esq.

FILED
01 FEB 15 PM 1:56
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

JLT/ps
Enclosures: as noted

SRB
2/16

(5)

ARTICLES OF INCORPORATION OF
FLORIDA HOME FINANCIAL GROUP, INC.

FILED
01 FEB 15 PM 1:56
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I

NAME

The name of the corporation is FLORIDA HOME FINANCIAL GROUP, INC.

ARTICLE II

DURATION AND COMMENCEMENT OF EXISTENCE

This corporation shall commence on the date of filing with the Secretary of State. This corporation shall have perpetual existence.

ARTICLE III

PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business for which corporations may be incorporated under Chapter 607 of the Florida Statutes.

ARTICLE IV
CAPITAL STOCK

This corporation is authorized to issue 10,000 shares of \$.10 par value common stock.

ARTICLE V

CORPORATE OFFICE

The address of the corporate office is 800 West Oakland Park Blvd., #201, Fort Lauderdale, Florida 33311 or as otherwise reflected in the annual report.

ARTICLE VI

INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 800 West Oakland Park Blvd., #201, Fort Lauderdale, Florida 33311 and the name of the initial Registered Agent of this corporation at that address is Barry C. Richmond.

ARTICLE VII

INITIAL BOARD OF DIRECTOR/INCORPORATOR

The corporation shall have one director initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one nor more than three. The name and address of the initial director of this corporation is:

NAME

ADDRESS

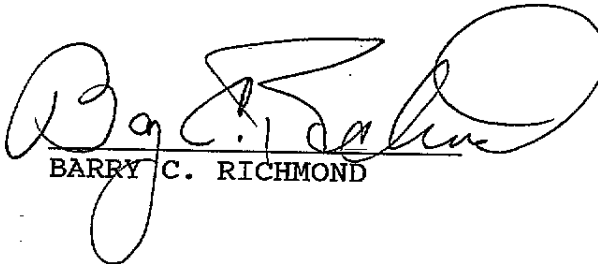
BARRY C. RICHMOND

800 West Oakland Park Blvd.
Suite 201
Fort Lauderdale, Florida 33311

ARTICLE VIII
INDEMNIFICATION

The corporation shall indemnify any officer or director, or former officer or director, to the full extent permitted by law.

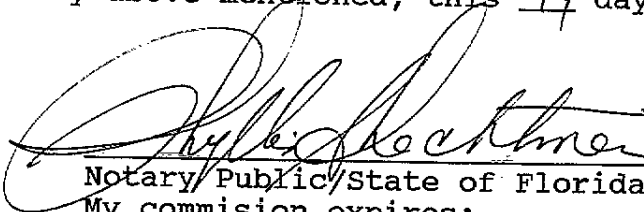
IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation this 14 day of February, 2001.

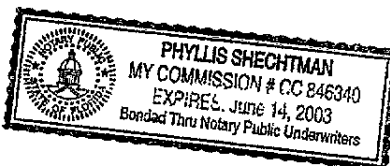

BARRY C. RICHMOND

STATE OF FLORIDA)
COUNTY OF BROWARD)

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared BARRY C. RICHMOND known to me and known by me or who produced Florida Driver's License as identification, who did take an oath, and he acknowledged before me that he executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal in the State of County above mentioned, this 14 day of February, 2001.


Notary Public, State of Florida
My commission expires:



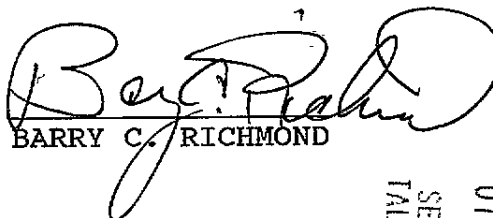
CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR
THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED.

Pursuant to Section 48.091 and Section 607.034(3), Florida
Statutes, the following is submitted in compliance with said
Sections:

FLORIDA HOME FINANCIAL GROUP, INC. desires to organize under
the Laws of the State of Florida with its registered office as
indicated in the Articles of Incorporation at 800 West Oakland
Park Blvd., #201, Fort Lauderdale, Florida 33311 and has named
BARRY C. RICHMOND located at 800 West Oakland Park Blvd., #201,
Fort Lauderdale, Florida 33311 as its Agent to accept service of
process within this State.

CONSENT OF REGISTERED AGENT

Having been named to accept service of process for the above
named corporation, at the place designated in this Certificate, I
hereby accept to act in this capacity, and agree to comply with
the provisions of said Sections relative to keeping open said
office.


BARRY C. RICHMOND

FILED
01 FEB 15 PM 1:56
SECRETARY OF STATE
TALLAHASSEE, FLORIDA