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AFFORDABLE LEGAL CLINIC, INC.

426 E. Highway 434 • Winter Springs, Florida 32708

Post Office Box 180292 • Casselberry, Florida 32718-0292

Telephone: (407) 327-5297 • Facsimile: (407) 327-8444 • e-mail: rainbow@iag.net

November 9, 2001

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*****70.00 *****70.00

Secretary of State
Division of Corporations
Post Office Box 6327
The Capitol
Tallahassee, Florida 32399-6327

OF CENTRAL FLORIDA,

Re: J & D BUILDERS, INC.

Dear Sir:

Enclosed please find two copies of Articles of Incorporation and Registered Agent's Certificate for a new Florida corporation now being formed -- J & D BUILDERS, INC.

Also enclosed please find our check in the amount of \$70.00. This check includes payment for the following:

Filing fee	\$35
Registered Agent's Designation	<u>35</u>
TOTAL	\$70.00

Please send the duplicates of the Articles of Incorporation and Registered Agent's Certificate to Affordable Legal Clinic, Inc., 426 E. Hwy 434, Winter Springs, Florida 32708.

Your cooperation in this matter is appreciated.

Sincerely,


Thomas A. Binford

Enclosures

TAB:rr

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ARTICLES OF INCORPORATION
OF

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

J & D BUILDERS OF CENTRAL FLORIDA, INC.

ARTICLE I. NAME.

The name of the Corporation is J & D BUILDERS OF CENTRAL FLORIDA,
INC.

ARTICLE II. DURATION.

This Corporation shall have perpetual existence.

ARTICLE III. PURPOSE.

This Corporation is organized to transact and carry on any activity or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV. CAPITAL STOCK.

This Corporation is authorized to issue 1,000 shares of one dollar (\$1.00) par value common stock.

ARTICLE V. MANAGEMENT.

A. Pursuant to the provisions of Section 607.111, Florida Statutes, as the same exists upon the adoption of these Articles of Incorporation, the business of this Corporation may be managed by the shareholders of the Corporation, rather than by a Board of Directors.

B. Should the shareholders of the Corporation so elect, they may by resolution and bylaw establish a Board of Directors to manage the business of this Corporation. In such event, the shareholders shall prescribe the duties, functions and methods of operation of such Board of Directors with particularity and in appropriate bylaws.

ARTICLE VI. INITIAL REGISTERED OFFICE AND AGENT.

The street address and mailing address of the initial registered agent of this Corporation is 6115 Lake Lizzie Drive, St. Cloud, Florida 34771. The principal street address of the Corporation is 6115 Lake Lizzie Drive, St. Cloud, Florida 34771. The principal mailing address of the Corporation is 6115 Lake Lizzie Drive, St. Cloud, Florida 34771. The name and address of the initial registered agent of this Corporation is John C. Bagbey, 6115 Lake Lizzie

Drive, St. Cloud, Florida 34771.

ARTICLE VII. INCORPORATOR.

The name and address of the person signing these Articles of Incorporation is:
John C. Bagbey, 6115 Lake Lizzie Drive, St. Cloud, Florida 34771.


ARTICLE VIII. PRE-EMPTIVE RIGHTS.

Every shareholder, upon the sale for cash of any new stock of this Corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro-rata share thereof (as nearly as may be done without issuance of fractional shares) at the same price per share at which shares are offered to others.

ARTICLE IX. AMENDMENTS.

These Articles of Incorporations may be amended in the manner provided by law. Every amendment shall be approved by the shareholders representing a majority of the outstanding shares of the Corporation entitled to vote thereon.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation on this 17 day of November, 2001.



JOHN C. BAGBEY

STATE OF FLORIDA

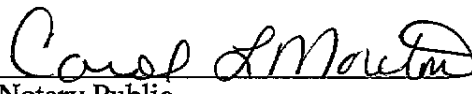
COUNTY OF OSCEOLA

I HEREBY CERTIFY that on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgments, JOHN C. BAGBEY, to me well known to be the person described in and who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed the same freely and voluntarily and for the purposes therein expressed. JOHN C. BAGBEY presented Personally Known as identification.

WITNESS my hand and official seal at St. Cloud, County of OSCEOLA State of Florida, this 17 day of November, 2001.



Carol L. Moreton
Commission # CC 928979
Expires April 17, 2004



Notary Public

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CERTIFICATE OF REGISTERED AGENT

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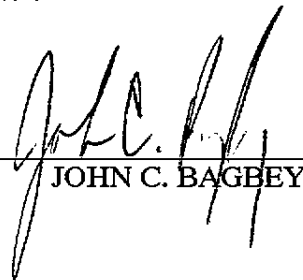
FOR

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

J & D BUILDERS OF CENTRAL FLORIDA, INC.

DESIGNATION

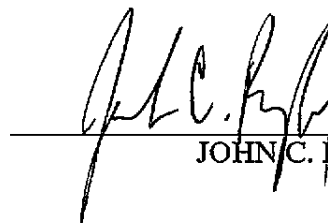
I, JOHN C. BAGBEY, as the Incorporator named in the Articles of Incorporation of J & D BUILDERS OF CENTRAL FLORIDA, INC., a corporation for profit, hereby designate JOHN C. BAGBEY as Registered Agent for the service of process within the State of Florida for J & D BUILDERS, INC. The street address and mailing address of the initial registered agent of this Corporation is 6115 Lake Lizzie Drive, St. Cloud, Florida 34771. The principal street address of the Corporation is 6115 Lake Lizzie Drive, St. Cloud, Florida 34771. The principal mailing address of the Corporation is 6115 Lake Lizzie Drive, St. Cloud, Florida 34771. The name and address of the initial registered agent of this Corporation is JOHN C. BAGBEY, 6115 Lake Lizzie Drive, St. Cloud, Florida 34771. This designation is made in conformity with Florida Statutes Sections 48.091 and 607.1501 - .1505.



JOHN C. BAGBEY

ACCEPTANCE

I, JOHN C. BAGBEY, doing business at the street address of 6115 Lake Lizzie Drive, St. Cloud, Florida 34771, do hereby consent to my appointment as Registered Agent for the service of process upon J & D BUILDERS OF CENTRAL FLORIDA, INC., a Florida corporation. I am familiar with and accept the obligations provided for in Florida Statutes Sections 48.091 and 607.1501 - .1505.



JOHN C. BAGBEY