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July 23, 2003

Department of State Division of Corporations 409 East Gaines Street Tallahassee, Florida 32399

Re: Blue Fin Home Buyers, Inc.

*

Dear Sir/Madam:

Enclosed please find my firm's check No. 1052 in the amount of \$78.75 as payment of the Filing Fee, Registered Agent Designation and Certified Copy of the Articles of Incorporation for the corporation referenced above.

Your cooperation in this matter is greatly appreciated.

Sincerely

4686 Sunbeam Road, Suite 216 • Jacksonville, Florida 32257 Phone: 904.493.0991 • Fax: 904.493.0121 • E-mail: dmcopeland@aol.com

ARTICLES OF INCORPORATION OF BLUE FIN HOME BUYERS, INC.

The undersigned, for the purpose of forming a corporation for profit pursuant to Chapter 607, Florida statutes, does hereby adopt the following Articles of Incorporation:

ARTICLE I. CORPORATE NAME

The name of this corporation is: Blue Fin Home Buyers, Inc.

ARTICLE II. PRINCIPAL OFFICE AND MAILING ADDRESS

The principal office of this corporation is 10428 Inverness Drive, Jacksonville, Florida 32257. The mailing address of the corporation is P.O. Box 57363, Jacksonville, Florida 32241.

ARTICLE III. DURATION

This corporation shall have perpetual existence commencing on the date of the filing of these Articles of Incorporation with the Department of State of Florida.

ARTICLE IV. PURPOSES

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

ARTICLE V. CAPITAL STOCK

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This corporation is authorized to issue 7,500 shares of \$1.00 par value common stock.

Each shareholder of this corporation shall have the first right to purchase shares (and securities convertible into shares) of any class, kind or series of stock in this corporation that may from time to time be issued (whether or not presently authorized), including shares from the treasury of this corporation in the ratio that the number of shares he holds at the time of issue bears to the total number of shares outstanding, exclusive of treasury shares. This right shall be deemed waived by any shareholder who does not exercise it and pay for the shares preempted within thirty (30) days of receipt of a notice in writing from the corporation, stating the prices, terms and conditions of the issue of shares, and inviting him to exercise his preemptive rights. This right may also be waived by affirmative written waiver submitted by the shareholder to the corporation within thirty (30) days of receipt of notice from the corporation.

ARTICLE VI. INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The street address of the initial registered office if this corporation is 4686 Sunbeam Road, Suite 216, Jacksonville, Florida 32257, and the name of the initial registered agent at such address is Daniel M. Copeland, Esquire.

ARTICLE VII. INITIAL BOARD OF DIRECTORS

This corporation shall have two directors initially. The number of directors may be increased or diminished from time to time in the manner provided in the bylaws but shall never be less than one. The names and addresses of the initial directors of the corporation are as follows: James M. Piotrowski, whose address is 10428 Inverness Drive, Jacksonville, Florida 32257; and Tracey L. Piotrowski, whose address is 10428 Inverness Drive, Jacksonville, Florida 32257.

ARTICLE VIII. INCORPORATOR

The name and address of the corporation's Incorporator is James M. Piotrowski, 10428 Inverness Drive, Jacksonville, Florida 32257.

ARTICLE IX. INDEMNIFICATION

This corporation shall indemnify its officers, directors and authorized agents for all liabilities incurred directly, indirectly or incidentally to services performed for the corporation, to the fullest extent permitted under Florida law existing now or hereinafter enacted.

IN WITNESS WHEREOF, I have subscribed my mane this 22nd day of July, 2003.

STATE OF FLORIDA COUNTY OF DUVAL

BEFORE ME, a notary public, personally appeared James M. Piotrowski, to me well known to be the person described as Incorporator, and who did not take an oath, and who executed the foregoing Articles of Incorporation, and acknowledged before me that he subscribed to these Articles of Incorporation on the 22nd day of July, 2003.

(Seal)

Notary Public, State of Florida eldra M. Hall

My Commission expires:

Deidra M. Hall MY COMMISSION # CC979735 EXPIRES November 5, 2004 BONDED THRU TROY FAIN INSURANCE, INC

CERTIFICATE

In compliance with Florida Statutes, the following is submitted:

That Blue Fin Home Buyers, Inc., desiring to organize under the laws of the State of Florida, with its principal office as indicated in the Articles of Incorporation at 10428 Inverness Drive, Jacksonville, Florida 32257, County of Duval, State of Florida, has named Daniel M. Copeland, Esquire, at 4686 Sunbeam Road, Suite 216, Jacksonville, Florida 32257, as its agent to accept service of process within the state.

ACKNOWLEDGMENT

Having been named to accept service of process for the above-named corporation at the place designated in this Certificate, the undersigned agrees to act in this capacity and agrees to comply with the provisions of Florida law relative to keeping the designated office open. The registered agent will be Daniel M. Copeland, Esquire.

DANIEL M. COPELAND

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