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08/22/03--01021--019 \*\*122.50

SLORETARY OF STATE

15,27/03

Department of State P.O. Box 6327 Division of Corporations Tallahassee, Florida 32314

Re: JDC LENDING & HOMES INC. 6610 CARDEN DRIVE ORLANDO, FLORIDA 32818

Dear Department of State:

I am enclosing an original and one copy of the Articles of Incorporation for the above-proposed corporation. [I reserved the above corporate name with your office pursuant to reservation #]\_\_\_\_\_\_, dated 08/19/2003.

Also enclosed is check/ money order in the amount of \$ 122.50 for payment of the following fees:

Filing Fee	\$ 35.00
Certified copy fee	<u>52.50</u>
Registered Agent fee	<u>35.00</u>
Charter Tax	00.00
TOTAL	122.50

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Please file the original articles and return the certified copy to me at the above address:

Sincerely

Incorporator Paul Lewis

## ARTICLES OF INCORPORATION OF JDC LENDING & HOMES INC.

ONE: The name of the corporation is JDC LENDING & HOMES INC.

TWO: The duration of the corporation shall be perpetual.

THREE: The address of the corporation 6610 Carden Drive Orlando, Florida 32818

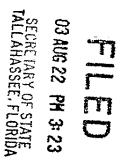
FOUR: The general purpose or purposes for which this corporation is being formed is/are to operate a Sales and Lending Institution, including purchase of homes, rentals, resale's residential and commercial, real estate, consulting and all other lawful business activity for which corporation may be incorporated under Chapter 607 of the Florida statues.

FIVE: The aggregate number of shares, which the corporation shall have authority to issue is:

One Thousand (1,000) common shares having a value of \$1.00 per share.

SIX: The registered agent and the street address of the initial registered office of the corporation in the state of Florida is:

Name Address
Paul Lewis 6610 Carden Drive
Orlando, Florida 32818



SEVEN:	The number of directors constituting the initial board of director is 1 and the name and address of each person who is to serve as a member thereof is as follows:		
Name	Address		
Paul W. Le	ewis 6610 Carden Drive Orlando, Florida 32818		
EIGHT: The name and address of the sole incorporator is:  Name Address			
Paul W. Le	wis 6610 Carden Drive Orlando, Florida 32818		
	SS WHEREOF, the undersigned, as sole incorporator of this has executed these articles of Incorporation.		
DATED:7.	/03/03		
	affairs of the corporation shall be governed by the By- Laws of ion, which shall be adopted at first meeting of the board of		

directors.

### ARTICLE NINE (IX)

#### SUBSCRIBERS

The names and street addresses and the number of shares subscribed to by the subscribers hereto, who are also members of the first Board of Directors and who are to conduct the Business of the Corporation until those elected at the organizational meeting, are:

Paul W. Lewis 6610 Carden Drive Orlando, Florida 32818

1000 Shares

STATE OF FLORIDA

#### COUNTY OF SEMINOLE

I, HEREBY CERTIFY that on this day, before me, a Notary Public authorized in the state and county named above to take acknowledgments, personally appeared To me known to be the person described Paul W.Lewis

as the subscriber in and who executed the foregoing Articles of Incorporation, and acknowledged before me that he/ she subscribed to those Articles of Incorporation.

WITNESS my hand and official seal in the County and State named above this

19th day of August ,2003

Notary Public

My commission expires: 12/13

I, the undersigned, hereby accept the appointment as Registered Agent of the above noted corporation. I am familiar with, and accept the obligations of, Section 607.325 of the Florida Statutes.

ALWYN J. MORGAN
MY COMMISSION # DD 141919
EXPIRES: December 13, 2008
Bonded Thru Notary Potate Underwinters

O3 AUG 22 PM 3: 23
SECRETARY OF STATE
TALLAHASSEE, FLORIDA