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(Requestor's Name)

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(Address)

(City/State/Zip/Phone #)

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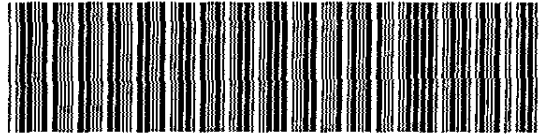
(Business Entity Name)

(Document Number)

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DIVISION OF CORPORATIONS
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TRANSMITTAL LETTER

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

SUBJECT: Homes You Can Afford Inc.

(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

☐ \$70.00
Filing Fee

☒ \$78.75
Filing Fee
& Certificate of Status

☐ \$78.75
Filing Fee
& Certified Copy

☐ \$87.50
Filing Fee,
Certified Copy
& Certificate of
Status

ADDITIONAL COPY REQUIRED

FROM: David Golcher

Name (Printed or typed)

6245 Suwannee Road

Address

Jacksonville, FL 32217

City, State & Zip

904-534-9373

Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

Article I Name

The name of the corporation shall be:
Homes You Can Afford Inc.

Article II Principal Office

The principal place of business/ mailing address is:
6245 Suwannee Rd.
Jacksonville, FL 32217

Article III Purpose

The purpose for which the corporation is organized is:

Acquisition, Restoration, and Rent or Resale of Residential
and/or Commercial Properties

To manufacture, purchase, or otherwise acquire, and to own, mortgage, pledge, sell, assign, transfer or otherwise dispose of, and to invest in, trade in, deal in and with, goods, wares, merchandise, real and personal property, and services of every class, kind, and description; except that it is not to conduct a banking, safe deposit, trust, insurance, surety, express, railroad, canal, telegraph, telephone or cemetery company, a building and loan association, mutual fire insurance association, cooperative association, fraternal benefits society, state fair or exposition.

To conduct business in, have one or more offices in, and to buy, hold, mortgage, sell, convey, lease, or otherwise dispose of real and personal property, including franchises, patents, copyrights, trademarks, and licenses, in the State of Florida and in all other states and countries.

To contract debts and borrow money, issue and sell or pledge bonds, debentures, notes and other evidences of indebtedness, and execute such mortgages, transfers of corporate property, or other instruments to secure the payment of corporate indebtedness as required.

To purchase the corporate assets of any other corporation and engage in the same or other character of business.

To endorse, purchase, hold, sell, transfer, mortgage, pledge or otherwise acquire or dispose of the shares of the capital stock of,

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or any bonds, securities, or other evidences of indebtedness created by any other corporation of the State of Florida or any other state or government, and while owner of such stock to exercise all the rights, powers and privileges of ownership, including the right to vote such stock.

To become guarantor or surety for any other person, firm or corporation for any purpose or transaction whatsoever.

To make gifts of its property or cash, either to charitable organizations or otherwise, when deemed in the interest of the corporation.

To adopt such pension, profit sharing, stock option, and deferred compensation plans for officers, employees and directors and to grant such stock options to officers, employees, directors and others as the board of directors may deem to be in the interest of the corporation.

To have and exercise all of the powers now or hereafter conferred upon corporations by the statutes and laws of the State of Florida.

All of the foregoing in this article shall be constructed as both objects and powers. The enumeration of specific powers and purposes is not intended to restrict or limit in any way the powers or purposes of this corporation.

This corporation shall have the right to amend or repeal any provision contained in these Articles of Incorporation and any right conferred upon the stockholders is subject to this provision.

Ownership of stock in this corporation shall not be required to make any person eligible to hold office or to become a director in this corporation.

The stockholders, or any two or more of them, may by agreement recorded in the minute book of this corporation impose such restrictions on the sale, transfer or encumbrance of the stock in this corporation owned by the subscribers to such agreement as they may see fit. The by-laws of this corporation may impose any restrictions on the sale, transfer or encumbrance of the stock of this corporation as may be lawful under the statutes and laws of the State of Florida when such by-law is adopted or amended.

Article IV Shares

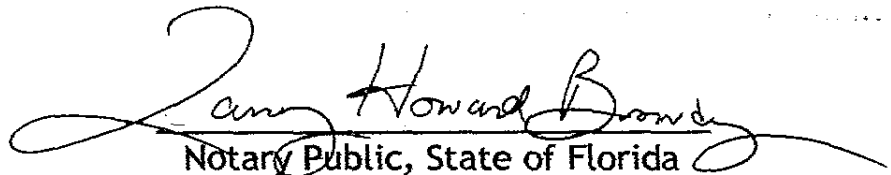
The number of shares of stock is:

State of Florida

County of Duval

I hereby certify that on this day, before me, a notary public duly authorized in the state and county named above to take acknowledgements, personally appeared David Golcher and Daniel Pommell to me known to be the persons described as subscribers in and who executed the foregoing Articles of Incorporation, and they acknowledge before me that they subscribe to those Articles of Incorporation.

Witness my hand and official seal in the county and state named above this 26th day of November 2003.


Notary Public, State of Florida



100 Shares

Article V Initial Officers and /or Directors

List Name (s), address (es) and specific title(s):

Daniel Pommell - President	David Golcher - Vice President
3123 Hampton Avenue E.	6245 Suwannee Rd
Jacksonville, FL 32216	Jacksonville, FL 32217

Article VI Registered Agent

The name Florida street address of the registered agent is:

David Golcher
6245 Suwannee Road
Jacksonville, FL 32217

Article VII Incorporator

The name and address of the Incorporator is:

Daniel Pommell
3123 Hampton Avenue E.
Jacksonville, FL 32216

.....
Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

<i>David Golcher</i>	<i>11-26-03</i>
Signature/Registered Agent	Date
<i>Daniel Pommell</i>	<i>11-26-03</i>
Signature/Incorporator	Date