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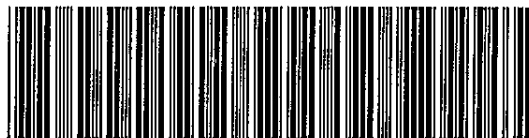
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

LAW OFFICES OF CHRISTOPHER A. ROCHE
SAND DOLLAR PLAZA
229 NORTH COLLIER BOULEVARD
MARCO ISLAND, FLORIDA 34145

Christopher A. Roche
Attorney at Law

Telephone (239) 389-0700
Facsimile (239) 389-0800

December 10, 2003

VIA FEDERAL EXPRESS

Florida Department of State
Qualifications/Registration Sec.
409 E. Gaines Street
Tallahassee, FL 32399
Phone (850) 245-6000

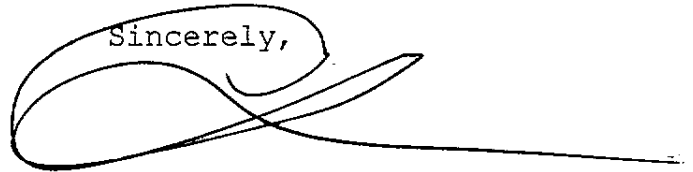
Re: Filing Articles of
Incorporation for J & L
Custom Homes

Gentlemen:

Enclosed please find the Articles of Incorporation for J & L Custom Homes, Designation of Registered Agent, together with a check in the amount of \$122.50 made payable to your order to cover filing of the Articles of Incorporation, Designation and Acceptance of Registered Agent, and a certified copy of the Articles of Incorporation. Request is made that a certified copy of the articles be returned to this office.

Thank you for your time and efforts in this matter.

Sincerely,

A handwritten signature in black ink, consisting of a large, stylized loop followed by a long horizontal stroke extending to the right.

Christopher A. Roche

Enclosures

CAR/mmg
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EFFECTIVE DATE
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SECRETARY OF
TALLAHASSEE FL

ARTICLES OF INCORPORATION
OF
J & L CUSTOM HOMES, INC.

In compliance with the requirements of F.S. Chapter 607, the undersigned, being a natural person, does hereby act as an incorporator in adopting and filing the following Articles of Incorporation for the purpose of organizing a business corporation.

ARTICLE I

The name of the corporation ("Corporation") is J & L Custom Homes, Inc.

ARTICLE II

The existence of the Corporation shall begin five business days prior to the date of filing of the Articles of Incorporation with the Department of State, State of Florida.

ARTICLE III

This Corporation is to exist perpetually.

ARTICLE IV

This Corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation with the exception that the Corporation may not engage or transact in any unlawful activity or business not permitted by the laws of the State of Florida.

ARTICLE V

The street address of the principal office of the Corporation is 229 North Collier Boulevard, Marco Island, FL 34145.

ARTICLE VI

The maximum number of shares this Corporation is authorized to issue is 10,000, all of which shall be Common Shares. All Common Shares shall be identical with each other in every respect and the holders of Common Shares shall be entitled to one vote for each share on all matters on which shareholders have the right to vote.

ARTICLE VII

The initial street address of the Corporation's registered office is 229 North Collier Boulevard, Marco Island, FL 34145. The initial registered agent for the Corporation at that address is Christopher A. Roche, Esquire.

ARTICLE VIII

The initial board of directors shall consist of 2 members. The names and addresses of the persons who will serve on the initial board of directors are:

Name	Address
Leonard J. Bubri	P. O. Box 2535 Marco Island, FL 34146
Jeffrey R. Rucker	791 20 th Avenue, NW Naples, FL 34120

ARTICLE IX

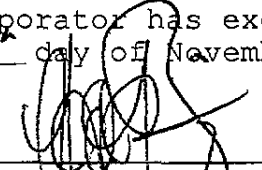
The names and street addresses of the persons signing these Articles of Incorporation are:

Name	Address
Leonard J. Bubri	P. O. Box 2535 Marco Island, FL 34146
Jeffrey R. Rucker	791 20 th Avenue, NW Naples, FL 34120

ARTICLE X

The Corporation shall indemnify its directors, officers, employees, and agents to the fullest extent permitted by law.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 20th day of November, 2003.



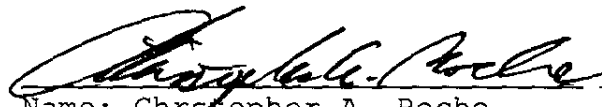
Name: Leonard J. Bubri



Name: Jeffrey R. Rucker

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for J & L Custom Homes, Inc. at the place designated in the Articles of Incorporation, the undersigned is familiar with and accepts the obligations of that position pursuant to F.S. 607.0501(3).

A handwritten signature in black ink, appearing to read "Christopher A. Roche", written over a horizontal line.

Name: Chrstopher A. Roche,
Esquire

Date: November 20, 2003.

CAR/mmg

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**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTION 607.0501 or 617.0501
FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER
THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT
IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE
STATE OF FLORIDA.

1. The name of the corporation is: J & L Custom Homes, Inc.
2. The name and address of the registered agent and office is:

Christopher A. Roche, Esquire

229 North Collier Boulevard

Marco Island, FL 34145

Having been named as registered agent and to accept service of
process for the above stated corporation at the place designated
in this certificate, I hereby accept the appointment as
registered agent and agree to act in this capacity. I further
agree to comply with the provisions of the all statutes relating
to the proper and complete performance of my duties, and I am
familiar with and accept the obligations of my position as
registered agent.


Christopher A. Roche, Esquire

11-20-03
(Date)

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TALLAHASSEE FLORIDA