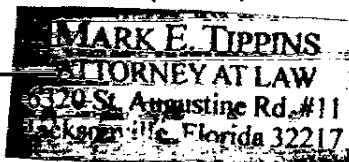


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(Requestor's Name)

(Address)



(City/State/Zip/Phone #)

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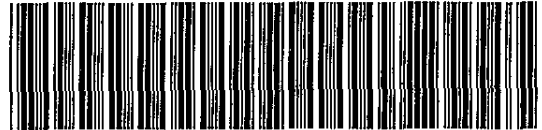
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* C. Ocullotto JAN 12 2004

ARTICLES OF INCORPORATION
OF
HOME FINDERS OF AMERICA, INC.

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TALLAHASSEE, FLORIDA

The undersigned, desiring to form a corporation pursuant to the Florida Business Corporations Act of the State of Florida, does hereby make and file these Articles of Incorporation as follows:

I.

The name of the Corporation shall be **HOME FINDERS OF AMERICA, INC.**

II.

The location of the principal office of the Corporation shall be 307 Edgewater Drive, Dunedin, Florida 34698.

III.

The nature of the business and the object and the purposes for which this Corporation is formed are and include, as fully and to the same extent as natural persons might or could do, subject only to such limitations and restrictions as are placed on Corporations under and by virtue of the Laws of the State of Florida, the following:

- a. providing of real estate services.
- b. To take, own, hold, deal in, mortgage or otherwise give lien against and to lease, sell, buy, exchange, transfer and, in any manner, dispose of or deal with real property of every class or description, and any and all interest therein, both within and without the State of Florida.
- c. To manufacture, purchase or otherwise acquire, in any lawful manner, and hold, own, mortgage, pledge or otherwise to give liens against and to lease, sell, assign, exchange, transfer, or in any manner, dispose of, to deal and trade in and with, and to invest in goods, wares, merchandise and property of any and every class and description, both within and without the State of Florida, and in any part of the world.
- d. For any of the purposes of the Corporation and without any limitation as to amount, to borrow and raise monies, to draw, make, accept, endorse, discount, execute, pledge, issue, sell or otherwise dispose of promissory notes, drafts, bills of exchange, warrants, bonds and other instruments, whether transferable, and other evidence of indebtedness, whether secured by mortgage or otherwise, either alone or jointly with any other person or corporation; to confer upon the holders of any of its obligations such rights, powers and pledges as from time to time might be deemed advisable by the Board of Directors, except as may be specifically prohibited by law; to lend money with or without collateral or other security.
- e. To enter into, make and perform contracts of every kind for any lawful purpose with any person, firm, association, corporation, municipality or body politic.
- f. To purchase, insofar as the same may be done without impairing capital of the Corporation, except as otherwise permitted by law, and to hold, pledge, and reissue shares of its own capital stock, as determined by the Board of Directors.
- g. To do any and all of the things herein set forth to the same extent as natural persons might or could do and in any part of the world as principals, agents, contractors, trustees or otherwise, and either alone or in the company of others.

h. In general, to carry on any other business in connection therewith and to do all things not forbidden by the Laws of the State of Florida and with all the powers conferred upon corporations by the Laws of the State of Florida. It is the intention that each of the objects, purposes and powers specified in each of the paragraphs of this Article III for these Articles of Incorporation shall, except where otherwise specified, be no wise limited or restricted Articles, but that the objects, purposes and powers specified in this Article and in each of the Articles and paragraphs of these Articles of Incorporation shall be regarded as independent objects, purposes, and powers and shall not be construed to restrict, in any manner, the general powers and terms of this Corporation nor shall the expression of any one thing be deemed to exclude another, although it be of like nature.

IV.

The amount of the total authorized capital of this Corporation shall be \$1000.00, divided into 1,000 shares of common stock of the par value of \$1.00. The total capital with which the Corporation shall begin business shall be \$1,000.00.

V.

The name and post office address of the officer or agent designated by the incorporators to receive subscriptions to the capital stock is SHARON FINN at 307 Edgewater Drive, Dunedin, Florida 34698.

VI.

The name of the registered agent for service of process is **SHARON FINN** at 307 Edgewater Drive, Dunedin, Florida 34698. The address of the principal office, the registered agent's office and the registered office of the Corporation is located at 307 Edgewater Drive, Dunedin, Florida 34698.

VII.

The name and address of the initial shareholder is as follows:

SHAREHOLDERS	ADDRESS	SHARES
SHARON FINN	307 Edgewater Drive, Dunedin, Florida 34698.	1,000

VIII.

The name and address of the incorporator is as follows:

INCORPORATOR	ADDRESS
SHARON FINN	307 Edgewater Drive, Dunedin, Florida 34698.

IX.

The duration of the Corporation shall be perpetual.

X.

The initial Board of Directors shall consist of one director. The name and address of the director chosen for the first year is as follows:

SHARON FINN 307 Edgewater Drive
Dunedin, Florida 34698.

XI.

The name and address of the officer chosen for the first year is as follows:

OFFICER	ADDRESS	TITLE
SHARON FINN	307 Edgewater Drive Dunedin, FL. 34698	President, treasurer Secretary

XII.

The power to manage and control the Corporation shall be vested in the Board of Directors, subject to the By-Laws, rules and regulations adopted by the stockholders of the Corporation.

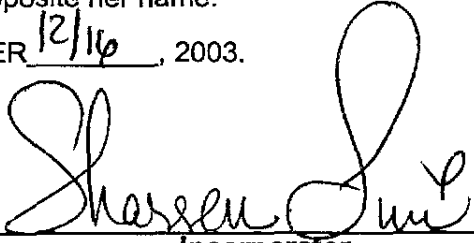
XIII.

No contract or other transaction between the Corporation and any other firm, individual or corporation shall be affected or invalidated by reason of the fact that any one or more of the directors or officers of this Corporation is interested in or a member of, stockholder, director or officer of any such firm or corporation; and any director or officer, individually or jointly, may be a party to or interested in any contract or transaction of this Corporation, and no contract, act or transaction of this Corporation with any person, firm or corporation shall be affected or invalidated by reason of the fact that any director or officer of this Corporation is a party to or interested in said contract.

IN WITNESS WHEREOF, the undersigned, for the purpose of forming a corporation under the laws of the State of Florida does make, file and record these Articles of Incorporation and does certify that the facts herein stated are true and have, accordingly, hereunto set her hand and seal on the date set opposite her name.

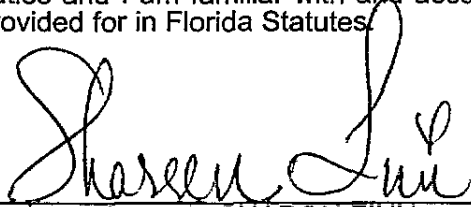
DATE: DECEMBER 12/16, 2003.

SHARON FINN:


Incorporator

ACCEPTANCE BY REGISTERED AGENT

I, SHARON FINN, whose address is 307 Edgewater Drive in Dunedin, Florida 34698 hereby accept the appointment as registered agent of HOME FINDERS OF AMERICA, INC., 307 Edgewater Drive in Dunedin, Florida 34698, and agree to act in this capacity. I further agree to comply with the provisions of 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 as provided for in Florida Statutes.



Registered agent : SHARON FINN

December 12/16, 2003

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TALLAHASSEE, FLORIDA