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LAZARUS CORPORATE FILING SERVICE

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MIAMI, FLORIDA (305)552-5973

OFFICE USE ONLY

CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known):

1. HOMEFIRST TITLE COMPANY, INC.
(Corporation Name) (Document #)

2. _____
(Corporation Name) (Document #)

3. _____
(Corporation Name) (Document #)

4. _____
(Corporation Name) (Document #)

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NEW FILINGS	
<input checked="" type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

Examiner's Initials

04 JAN 12 AM 8:52
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ARTICLES OF INCORPORATION OF
HOMEFIRST TITLE COMPANY, INC.

04 JAN 12 AM 8:52
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLE I - NAME

The name of this Corporation is HOMEFIRST TITLE COMPANY, INC.
the street address for this Corporation is 14505 COMMERCE WAY
SUITE 505 MIAMI LAKES, FL 33015.

ARTICLE II - PURPOSE

This Corporation shall have perpetual existence and may
engage in any and all lawful business under the laws of the
United State of Florida.

ARTICLE III - CAPITAL STOCK

This Corporation is authorized to issue 500 shares of one
dollar (\$1.00) par value common stock.

ARTICLE IV - PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash or any new common
stock of this Corporation, shall have the right to purchase
their pro rata share (as nearly as may be done without
issuance of fractional shares) at the price at which it is
offered to others.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this
Corporation is 14505 COMMERCE WAY SUITE 505 MIAMI LAKES, FLA
33015 and the name of the initial registered agent of this
Corporation at such address is: ALAIN ACANDA.

ARTICLE VI - INITIAL BOARD OF DIRECTOR

This Corporation shall have one director initially. The
number of director may be either increased from time to time
by the by-laws, but shall never be less than one(1). The
initial director of this Corporation is:

ALAIN ACANDA

ARTICLE VII - INCORPORATOR

The name and address of the person signing this Article is:

ALAIN ACANDA
14505 COMMERCE WAY SUITE 505
MIAMI LAKES, FLA 33015

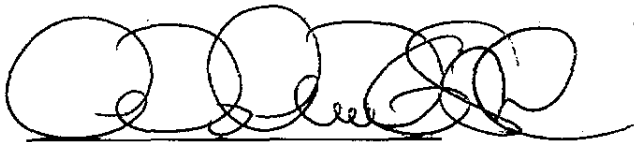
ARTICLE VIII - INDEMNIFICATION

The Corporation shall indemnify any officer or director, or any former officers or directors to the full extent permitted by law.

ARTICLE IX - BY - LAWS

The power to adopt, alter, amend or repeal by-laws shall be vested in the Board of Directors and the Shareholders.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation this 9 day of January 2004.

A handwritten signature in black ink, consisting of several large, overlapping loops and a trailing flourish, positioned above the printed name and title.

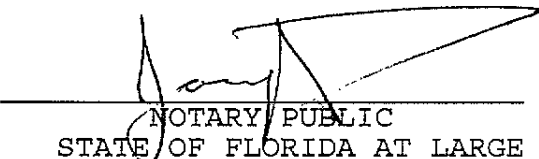
ALAIN ACANDA
INCORPORATOR

STATE OF FLORIDA)

COUNTY OF DADE)

BEFORE ME, a notary public authorized to take acknowledgments in the State and County set forth above, personally appeared ALAIN ACANDA, known to me and known by me to be the person who executed the foregoing Articles of Incorporation, and she acknowledged before me that he executed same.

IN WITNESS WHEREOF, I have hereunder set my hand and affixed my official seal, in the State and County aforesaid this 9 day of January, 2004.


NOTARY PUBLIC
STATE OF FLORIDA AT LARGE

My Commission Expires:



Joaquin M Perea
My Commission DD244978
Expires October 16, 2007

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04 JAN 12 AM 8:52

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

CERTIFICATE DESIGNATING THE ADDRESS AND AN
AGENT UPON WHOM PROCESS MAY BE SERVED

WITNESSETH:

That HOMEFIRST TITLE COMPANY, INC., desiring to organize under the laws of the State of Florida, which will have its principal office in the County of DADE, State of Florida, has appointed ALAIN ACANDA, as its agent to accept service of process within this State.

ACKNOWLEDGMENT:

Having been named by the Board of Directors of ALAIN ACANDA to accept service of process for the above stated Corporation at the place designated in this certificate. I hereby agree to act in the capacity of Registered Agent for said Corporation, and agree to comply with the applicable provision of the Florida Statutes, this 9 day of January 2004.



ALAIN ACANDA
REGISTER AGENT