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05 FEB 25 PM 1:57
SECRETARY OF STATE
ALL APASPE, FL 32009A

AND
FILED



Florida Incorporators, Inc.

Mark S. Hankins
President
8875 Hidden River Pkwy Ste. 300
Tampa, FL 33637

February 24, 2005

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

RE: HOME WORKS MORTGAGE AND INVESTMENTS INC.

Dear Corporate Specialist:

Enclosed is an original and one (1) copy of the Articles of Incorporation for the above-referenced corporation, and funds of \$78.75 representing the filing fee for same.

Please do not hesitate to contact the undersigned if there are any questions or concerns.

Sincerely,

Mark Hankins
President

APPROVED
AND
FILED

05 FEB 25 PM 1:57

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Articles Of Incorporation
Of

HOME WORKS MORTGAGE AND INVESTMENTS INC.

THE UNDERSIGNED, ACTING AS INCORPORATOR OF A CORPORATION UNDER THE FLORIDA BUSINESS CORPORATION ACT, ADOPTS THE FOLLOWING ARTICLES OF INCORPORATION:

FIRST: The name of the corporation is HOME WORKS MORTGAGE AND INVESTMENTS INC.

SECOND: The period of its duration is perpetual.

THIRD: The date and time of the commencement of the corporate existence shall be the date of the filing of these Articles by the Department of State.

FOURTH: The purpose or purposes for which the corporation is organized is to engage in the transaction of any or all lawful business for which the corporation may be incorporated under the provisions of the Florida Business Corporation Act.

FIFTH: The aggregate number of shares which the corporation shall have authority to issue is ONE THOUSAND (1,000) SHARES of capital stock, \$.001 par value each.

SIXTH: The number of directors constituting the initial Board of Directors of the corporation is ONE (1) and the name and address of the person who is to serve as director until the first

annual meeting of shareholders or until her successor is elected and qualified is:

CATHY D. FINLEY
17935 NW 43RD COURT
OPA LOCKA, FL 33055

SEVENTH: The name and address of the incorporator is:

CATHY D. FINLEY
17935 NW 43RD COURT
OPA LOCKA, FL 33055

EIGHTH: The name and address of the initial registered agent and the initial registered office is:

CATHY D. FINLEY
17935 NW 43RD COURT
OPA LOCKA, FL 33055

NINTH: The mailing address and principal office of the corporation is:

HOME WORKS MORTGAGE AND INVESTMENTS INC.
17935 NW 43RD COURT
OPA LOCKA, FL 33055

TENTH: The initial officers of the Corporation shall be as follows:

Cathy D. Finley
17935 Nw 43rd Court
Opa Locka, FL 33055

President

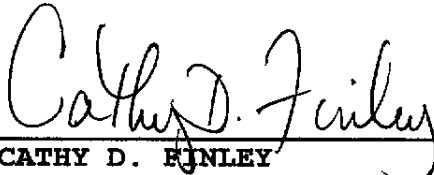
Cedric L. Johnson
17935 Nw 43rd Court
Opa Locka, FL 33055

Vice President

Ashley D. Finley
17935 Nw 43rd Court
Opa Locka, FL 33055

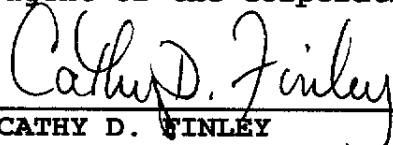
Secretary

DATED: February 18, 2005


CATHY D. FINLEY
Incorporator

ACCEPTANCE OF REGISTERED AGENT

I hereby am familiar with and accept the duties and responsibilities as registered agent of the corporation.


CATHY D. FINLEY