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SECRETARY OF STATE
TALL AHASSEF FLORIDA

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Eddie M. Anderson, P.A.

ATTORNEY AT LAW

227 SE Hernando Avenue Post Office Box 1179 Lake City, Florida 32056-1179 Telephone: (386) 754-0771 Fax: (386) 754-0772

February <u>26</u>, 2008

Secretary of State Division of Corporations Post Office Box 6327 Tallahassee, Florida 32314

Re: Concept Development, Inc.
Concept Mortgage, Inc.

Concept Construction of North Florida, Inc.,

d/b/a Concept Design of Florida

Gentlemen:

Enclosed please find an original and one copy of the following:

- (1) Articles of Incorporation for Concept Development, Inc.,
- (2) Article of Incorporation for Concept Mortgage, Inc., and
- (3) An application for Registration of Fictitious Name for Concept Design of Florida.

Also enclosed is a check in the amount of \$207.50 to cover the filling fees for the above.

If you find the enclosed in proper form, we would appreciate your approving, filing the same and returning the certified copy to this office at your earliest convenience.

Thank you for your courtesies.

Sincerely yours,

Eddie M Anderson

EMA:alw Enclosures

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION OF CONCEPT DEVELOPMENT, INC.

The undersigned incorporators hereby execute and acknowledge these Articles of Incorporation for the purpose of forming a corporation for profit under the Florida General Corporation Act.

ARTICLE I. NAME

The name of the corporation is CONCEPT DEVELOPMENT, INC.

ARTICLE II. DURATION

The duration of this corporation is perpetual.

ARTICLE III. PURPOSE

This corporation is organized for the purpose of transacting any and all lawful business for which corporations may be incorporated under the laws of the State of Florida.

ARTICLE IV. CAPITAL STOCK

The aggregate number of shares of capital stock authorized to be issued by this corporation shall be 750 shares of common stock with a par value of \$1.00 per share.

ARTICLE V. PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock or treasury stock of this corporation of the same kind, class or series as that which he/she already holds, shall have the right to purchase his/her pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI. <u>INITIAL REGISTERED</u> OFFICE AND INITIAL REGISTERED AGENT

The street address of the initial registered office of this corporation is 2109 West U. S. Highway 90, Suite 170-144, Lake City, Florida 32055, and the name of its initial registered agent at such address is BRIAN S. CRAWFORD. This corporation shall have

the right to change such registered office and such registered agent from time to time, as provided by law. The mailing address of the principal office of the corporation is 2109 West U. S. Highway 90, Suite 170-144, Lake City, Florida 32055.

ARTICLE VII. INITIAL BOARD OF DIRECTORS

The initial Board of Directors shall consist of two members, such members to hold office until their successors have been duly elected and qualified. The name and street address of the initial director is:

BRIAN S. CRAWFORD

2109 West U.S. Hwy 90 Lake City, Florida 32055

ARTICLE VIII. INCORPORATOR

The name and street address of the incorporator making these Articles of Incorporation is:

BRIAN S. CRAWFORD

2109 West U.S. Hwy 90 Lake City, Florida 32055

ARTICLE IX. TRANSFER OF SHARES

The shareholders may, by agreement, impose any reasonable restraint on transfer or alienation of the shares of stock of this corporation.

ARTICLE X. BY-LAWS

The power to adopt, alter, amend, or repeal the By-Laws of this corporation shall be vested in the Board of Directors; provided, however, that By-Laws adopted by the Board of Directors may be altered, amended or repealed by the shareholders entitled to vote thereon. New By-Laws may be adopted, altered, amended, or repealed by a vote of the shareholders, and the shareholders may prescribe in any By-Law made by them that such By-Law shall not be altered, amended, or repealed by the Board of Directors. The By-Laws may contain any provisions for the regulation and management of the affairs of this corporation not inconsistent with law or

these Articles of Incorporation. Should a conflict exist or arise between any of the provisions of the Articles of Incorporation and the provisions of the By-Laws, the provisions of the Articles of Incorporation shall prevail.

ARTICLE XI. AMENDMENT OF ARTICLES OF INCORPORATION

This corporation reserves the right to amend, alter, change or repeal any provisions contained in these Articles of Incorporation in the manner now or hereafter prescribed by statute, and all rights conferred upon the stockholders herein are subject to this reservation.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles for the uses and purposes therein stated.

BRIAN S. CRAWFORD

STATE OF Florida
COUNTY OF COLUMBIA

The foregoing instrument was acknowledged before me this 26th day of February, 2008 by BRIAN S. CRAWFORD. He is personally known to me.

ANDREA L. WALDEN
MY COMMISSION # DD 687722
EXPIRES: October 21, 2011
Bonded Thru Budget Notary Services

Notary Public

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

Pursuant to Chapter 48.091, Florida Statutes, the following is submitted:

First, that CONCEPT DEVELOPMENT, INC., desiring to organize under the laws of the State of Florida, with its principal office, as directed in the Articles of Incorporation in the City of Lake City, County of Columbia, State of Florida, has named BRIAN S. CRAWFORD, whose address is 2109 West U.S. Highway 90, Suite 170-144, Lake City, Florida 32055, as its Agent to accept service of process within this State.

ACKNOWLEDGMENT

Having been named to accept service of process for the above styled corporation, at place designated in this Certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act, relative to keeping open said office.

BRIAN S. ÆRAWFORD