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CAPITAL CONNECTION, INC.

417 E. Virginia St., Suite 1, Tallahassee, FL 32301, (904)224-8870

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Please remit invoice number with payment TERMS: NET 10 DAYS FROM INVOICE DATE 1 1/2% per month on Past Due Amounts Past 30 Days, 18% per Annum

THANK YOU from Your Capital Confection

Homes By Owner, Inc.

18090 Collins Avenue. Suite #104, Sunny Isles, FL 33160

Department of State Division of Corporations 409 East Gaines Street Tallahassee, FL 32314

Subject: Incorporation of "Homes By Owner, Inc."

Enclosed please find an original and 1 (one) copy of the Articles of Incorporation for the above named corporation and a

Check # 129 in the amount of \$ 70.00

to cover Corporation's Filing Fee of \$35.00 and Registered Agent Designation Fee of \$35.00

Please return the enclosed second copy of the Articel of Corporation stamped or endorsed "filed" including the Secretary of State's official title and the date and time of receipt together with your acknowledgement of filing.

Signature

FRANK A. VEIT - Incorporator

Date

8/1/95

Articles of Incorporation of

FILED SECRETARY OF STATE DIVISION OF CORPORATIONS

Homes By Owner, Inc.

95 AUG -4 PH 1:51

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt the following Articles of Incorporation.

Article I.

The name of the corporation is Homes By Owner, Inc..

Article II.

The corporation may engage in any lawful activity or business worldwide.

ARTICLE III.

The initial street address of the corporation is: 18090 Collins Avenue #104, Sunny Isles, FL 33160.

ARTICLE IV.

The number of shares which the corporaton shall have authority to issue is: 1,000,000 (one-million) shares of common stock having a par value of 1.00 (one) Dollar per share and may be sold for cash, tangible or intangible property, or in return for labor or services performed for the corporation.

ARTICLE V.

This corporation shall have 1 (one) director and 1 (one) officer initially. The number of Directors and Officers may be increased or diminished by the By-Laws. The name and address of the initial Director and President of this corporation is:

ZOILA M. LLANUZA, 18090 Collins Avenue #104, Sunny Isles, FL 33160.

ARTICLE VI.

The name and address of the initial registered agent is: FRANK A. VEIT, 18090 Collins Avenue #104, Sunny Isles, FL 33160.

ARTICLE VII.

The name and address of the sole incorporator of this Article of Incorporation is: FRANK A. VEIT, 18090 Collins Avenue #104, Sunny Isles, FL 33160.

The undersigned has executed these Articles of Incorporation this twenty-fifth day of July, 1995.

FRANK A, VELL Incorporator

FILED SECRETARY OF STATE DIVISION OF SCAPORATION

Certificate of Designation Registered Agent and Registered Office 95 AUG -4 PM 1:51

Persuant to the provisions of section 607.0501 or 617.0501. Florida Status, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office and registered agent, in the State of Florida.

ı.

The name of the corporation is:

Homes By Owner, Inc.

The name and address of the initial registered agent is:

FRANK A. VEIT,

18090 Collins Avenue, Suite #104, Sunny Isles, FL 33160

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 formance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Signature

FRANK A, VEIT - Registered Agent

8/1/95