TODD F. WALKER ATTORNEY AT LAW

442 W. KENNEDY BLVD.. SUITE 200 TAMPA, FLORIDA 33606

(813) 289-7881 FAX: (813) 254-7382

P96000042704

Secretary of State Corporate Division The Capitol Tallahassee, Florida 32304

Ro:

Articles of Incorporation

Home Owners Concept of Central Florida, Inc.

Dear Madam/ Sir:

I enclose herewith an original and a copy of Articles of Incorporation for the above referenced corporation. In addition, a check in the sum of \$70.00 is enclosed which represents the following fees:

Filing fee Registered Agent fee \$35.00 35.00

\$70.00

70001820337 -05/14/96--01064--008 ******70.00 ******70.00

Please file the Articles of Incorporation and return a copy to this office.

Your cooperation is greatly appreciated.

Very truly yours,

Todd F. Walker

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ARTICLES OF INCORPORATION

OF

HOME OWNERS CONCEPT OF CENTRAL FLORIDA, INC.

Service 13 M 8:55

The undersigned hereby organize a corporation for profit under the provisions of the Florida General Corporation Act, and pursuant to the following Articles of Incorporation.

ARTICLE

Name

The name of this corporation is:

Home Owners Concept of Central Florida, Inc.

ARTICLE II

Duration

This corporation shall have perpetual existence, commencing upon filing.

ARTICLE III

Purpose

This corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE IV

Capital Stock

This corporation is authorized to issue One-Hundred-Thousand (100,000) shares of common stock with zero par value.

ARTICLE Y

Preferences, Privileges, Restrictions and Rights

Each share of common stock confers the same rights and privileges as conferred by all Softer shares of common stock.

ARTICLE YI

Precinptive Rights

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

ARTICLE VII

Initial Registered Office and Agent

The street address of the initial registered office of this corporation is: 442 W. Kennedy Blvd., Suite 200, Tampa Florida 33606, and the name of the initial registered agent of this corporation at that address is: Todd F. Walker.

I hereby am familiar with and accept the duties and responsibilities as registered agent for Home Owners Concept of Central Florida, Inc.

odd F. Wolker

Todd F. Walker

ARTICLE VIII

Principal Office and Mailing Address

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

Home Owners Concept of Central Florida, Inc. 442 W. Kennedy Blvd., Suite 200 Tampa Florida 33606

ARTICLEIX

Initial Board of Directors

This corporation shall have one (1) directors initially. The number of directors may be increased from time to time by the Bylaws, but shall never be less than one (1). The name and address of the initial director of this corporation is:

NAME

ADDRESS

Todd F. Walker

442 W. Kennedy Blvd. Suite 200 Tampa, Florida 33606

ARTICLE XI

Indemnification

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

ARTICLE XII

Amendment

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon shareholders is subject to this reservation.

The undersigned subscriber hereby executes these Articles of Incorporation, this 7th day of May, 1996.

Todd F. Walker, Incorporator