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96 JUL 15 AM 9:35
TALLAHASSEE, FLORIDA

Secretary of State
Division of Corporations
Corporate Records Bureau
P. O. Box 6327
Tallahassee, Florida 32314

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-07/16/96--01020--003
***122.50 ***122.50

Re: Articles of Incorporation of
CWD Builders, Inc.

Dear Sir or Madam:

Enclosed please find an original and a copy of the Articles of Incorporation of CWD Builders, Inc. and a check in the amount of \$122.50. I would appreciate very much you filing the enclosed documents and returning to me the following items: a certificate of incorporation, a receipt for the filing fee, and a certified copy of the Articles of Incorporation.

If you have any questions, please do not hesitate to contact my office.

Very truly yours,



Carlos Bilbao
Coral Gables, Florida

encls.

7-16-96

ARTICLES OF INCORPORATION
OF

I, the undersigned, hereby associate myself for the purposes of becoming a corporation under the laws of the State of Florida, under the provisions of the Statutes of the State of Florida providing for the formation, rights, privileges, and liabilities of corporation for profit in accordance with the "Florida Business Corporation Act", Chapter 607, of the Florida Statutes, as last amended.

ARTICLE ONE

The name of this corporation shall be:

CNO Builders, Inc.

ARTICLE TWO

The principal office and/or mailing address of the corporation is:

426 Gerona Ave.
Coral Gables, Fla 33146

ARTICLE THREE

The total number of shares of stock that may be issued is 1,000 shares of common stock at \$1.00 par value. All of said stock may be issued for consideration consisting of any tangible or intangible property or benefit to the corporation, including cash, promissory notes, services performed, promises to perform services evidenced by a written contract, or other securities of the corporation so long as the Board of Directors has determined that

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CLERK OF THE COURT
CORAL GABLES, FLORIDA

the consideration received or to be received for the shares to be issued is adequate.

ARTICLE FOUR

The Registered Agent of this corporation shall be Carlos Bilbao
_____, and the registered office of this corporation shall
be 426 Corona Ave. Coral Gables, Florida 33146.

ARTICLE FIVE

The name and address of the Incorporator is as follows:

Carlos Bilbao
426 Corona Ave.
Coral Gables, Florida 33146

ARTICLE SIX

The purpose of this corporation is to do any and all things authorized under the laws of the State of Florida, and in addition, this corporation shall have all those powers enumerated in Chapter 607.0302 of the Florida Statutes as last amended and those powers necessary and convenient to effect its purposes.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal, at Miami, Dade County, Florida, this 8th day of July, 1996.

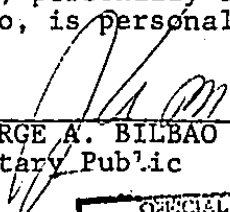


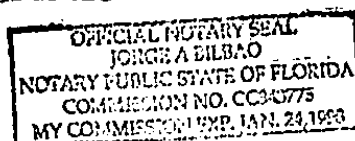
CARLOS BILBAO

STATE OF FLORIDA
COUNTY OF DADE

BEFORE ME, the undersigned authority, personally appeared CARLOS BILBAO, on this 8th day of July, 1996, who, is personally known to me and did take an oath.

My commission expires:


JORGE A. BILBAO
Notary Public



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

CIO Builders, Inc desiring to organize or
qualify under the laws of the State of Florida, with its principal
place of business at 426 Garcon Ave. Coral Gables, Florida 33146
has named Carlos Bilbao located at 426 Garcon Ave.
Coral Gables, Florida 33146, as its
agent to accept Service of Process within the State of Florida.



CARLOS BILBAO

Dated: June 24, 1996

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE
STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I
HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY
WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND
COMPLETE PERFORMANCE OF MY DUTIES.



CARLOS BILBAO

Dated: June 26, 1996