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**CONSTRUCTION LITIGATION
**MORTGAGE FORECLOSURES
***COMMERCIAL LITIGATION
***CORPORATE TRANSACTIONS

OUR FILE NO. 1683-2

September 6, 1996

Secretary of State
Corporations Division
P. O. Box 6327
Tallahassee, FL 32314

FILED
SEP 13 1996
100001947001
-09/13/96--01033--010
***122.50 ***122.50

Re: Articles of Incorporation of Family Home Builders, Inc.

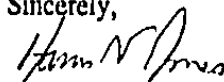
Dear Sir:

Enclosed herewith please find the duplicate original Articles of Incorporation for the above-captioned corporation, together with our cost check in the amount of \$122.50 as the filing fee required for the Articles as follows:

Filing Fee	\$35.00
Certified copy of Articles	52.50
Registered Agent Fee	<u>35.00</u>
Total	\$122.50

Please forward to us the certified copy of the Articles of Incorporation. Thank you for your courtesy and cooperation in this matter.

Sincerely,



Harris N. Dvores

HND\b
cc: Terry Kraper
1660\16832ss.ltr

P. O. CHICKS

SEP 16 1996

ARTICLES OF INCORPORATION
OF
FAMILY HOME BUILDERS, INC.

THE UNDERSIGNED, acting as sole incorporator of FAMILY HOME BUILDERS, INC., under Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation for such corporation:

ARTICLE I

Name and Office

The name of the corporation shall be Family Home Builders, Inc., and the corporate address shall be 1345 Bridlebrook Dr. Casselberry, FL 32707.

ARTICLE III

Duration

The duration of the corporation is perpetual.

ARTICLE III

General Purposes

The purpose of the corporation is to engage in any acts or activities for which a corporation may be organized under Chapter 607 of the Florida Statutes.

ARTICLE IV

Shares

The aggregate number of shares which the corporation shall have authority to issue is One Thousand (1000) consisting of a single class of common stock, \$1.00 par value per share.

ARTICLE V

Initial Registered Office and Agent

The address of the initial Registered Office of the corporation is 1345 Bridlebrook Dr., Casselberry, FL 32707, and the initial Registered Agent at such address is Terry Kraper.

ARTICLE VI

Initial Board of Directors

The number of Directors constituting the initial Board of Directors of the corporation is one (1). The number of Directors may be increased or decreased from time to time, but in no event shall the number of Directors be less than one (1). The names of the persons who are to serve as initial Directors until the first annual meeting of the shareholders of the corporation or until such successor Directors are elected and shall qualify are as follows:

Terry Kraper
1345 Bridlebrook Dr.
Casselberry, FL 32707

ARTICLE VII

Preemptive Rights Granted

Each shareholder of this corporation shall be entitled to full preemptive rights to purchase any unissued or treasury shares of the corporation.

ARTICLE VIII

Incorporator

The name and address of the sole incorporator of the corporation is: Harris N. Dvores, 200 E. Robinson St.; Suite 1250, Orlando, FL 32801.

IN WITNESS WHEREOF, these articles have been signed by the undersigned incorporator this 6th day of September, 1996.

Harris N. Dvores
Harris N. Dvores, Incorporator

STATE OF FLORIDA
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this 6th day of Sept., 1996 by Harris N. Dvores, who is personally known to me and who executed the foregoing Articles of Incorporation.



DUANE KNOWLES
My Commission CC520694
Expires Feb. 01, 2000

Duane Knowles
NOTARY PUBLIC, STATE OF FLORIDA

Duane Knowles
Notary's Name Printed

**ACCEPTANCE OF APPOINTMENT BY
INITIAL RESIDENT AGENT**

THE UNDERSIGNED, an individual resident of the State of Florida, having been named in Article V of the foregoing Articles of Incorporation as initial Registered Agent at the office designated therein, hereby accepts such appointment and agrees to act in such capacity. The undersigned hereby states that he is familiar with, and hereby accepts, the obligations set forth in Section 607.0505, Florida Statutes, and the undersigned will further comply with any other provisions of law made applicable to him as Registered Agent of the corporation.

DATED, this 6 day of SEP, 1996.


Terry Kraper
Registered Agent

FILED
96 SEP 13 11 8:58
TALLAHASSEE, FLORIDA