



HOMES BY CHARLES
Each Office is Independently Owned and Operated

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***131.25 ***131.25

August 22nd, 1997

To whom it may concern:

Please register this Corporation. Enclosed please find a check in the amount of one hundred and thirty one dollars and twenty five cents (\$131.25) for the filing fees -- Certificate and copy of Articles and Certificate of Corporation.

Thank you,

Lucy Charles
Lucy Charles

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 AUG 25 AM 10:15

5/8/26

18143 Northeast 19th Avenue • North Miami Beach, FL 33162
Business (305) 945-5500 • Fax (305) 944-8010

**ARTICLES OF INCORPORATION OF
EAST COAST FINANCIAL OF SOUTH FLORIDA, Inc..**

THE UNDERSIGNED, acting as incorporators of a corporation under the Florida General Corporation Act, adopt the following articles of incorporation for such corporation:

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DIVISION OF CORPORATIONS
97 AUG 25 AM 10:15

I.

The name of the corporation is: EAST COAST FINANCIAL OF SOUTH FLORIDA, Inc.

II.

The period of its duration is perpetual.

III.

The general purposes for which the corporation is organized are:

- a. For the general purpose of doing any lawful business.
- b. To do such other things as are incidental to the above or desirable in order to accomplish the foregoing.
- c. To engage in any other lawful trade or business which can, in the opinion of the Board of Directors of the corporation, be advantageously carried on in connection with or auxiliary to the foregoing business.

IV.

The corporation shall have authority to issue 100 shares, all of one class, no par value.

V.

The address of its initial registered office: 18143 NE 19th Avenue, North Miami Beach, FL 33162. The name of its initial registered agent is: LUCY CHARLES.

VI.

The number of directors constituting the initial board of directors is one. Her name and address is: LUCY CHARLES, 18143 NE 19th Avenue, North Miami Beach, FL 33162.

The principal office of the corporation and mailing address is: 18143 NE 19th Avenue, North Miami Beach, FL 33162.

VII.

The names and addresses of the incorporators are: LUCY CHARLES, 18143 NE 19th

Avenue, North Miami Beach, FL 33162.

VIII.

The initial officers of the corporation are: President: LUCY CHARLES.

IX

Pre-emptive rights shall be as follows: None.

Dated: 8/22/97

Lucy Charles
LUCY CHARLES
INCORPORATOR

STATE OF FLORIDA
COUNTY OF DADE

BEFORE ME, the undersigned authority, personally appeared LUCY CHARLES who provided his Florida driver's license no.: C642-538-28-9070 as identification and who subscribed the above Articles of Incorporation and did freely and voluntarily acknowledge before me according to law that he made and subscribed the same for the uses and purposes therein mentioned and set forth.

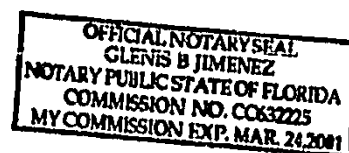
IN WITNESS WHEREOF, I have set my official seal at, Dade County, Florida, this 22 day of August, 1997.

SWORN TO AND SUBSCRIBED BEFORE ME THIS 22 day of AUGUST, 1997.

My Commission Expires:

Glenis B Jimenez
Notary Public State of Florida

Personally Known YES OR Produced Identification _____
Type of Identification Produced DRIVER'S LICENSE



CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

First that EAST COAST FINANCIAL OF SOUTH FLORIDA, Inc. desiring to organize under the laws of the State of Florida, with its principal office, at 18143 NE 19th Avenue, North Miami Beach, FL 33162 as indicated in the articles of incorporation has named: LUCY CHARLES as its agent to accept service of process within this State.

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 PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

SIGNATURE


LUCY CHARLES
Registered Agent

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97 AUG 25 AM 10:15