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TO: DIVISION OF CORPORATIONS

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FROM: ACE INDUSTRIES, INC.
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NAME: HOMEOWNERSHIP DREAMS, INC.
AUDIT NUMBER.....H98000002962
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ARTICLES OF INCORPORATION
OF
HOMESOWNERSHIP DREAMS, INC.

The undersigned files these Articles of Incorporation in order to form a corporation under the laws of the State of Florida.

ARTICLE I

The name of this corporation shall be HOMESOWNERSHIP DREAMS, INC. The existence of this corporation shall commence upon the filing of these Articles of Incorporation and shall continue perpetually unless dissolved according to law.

ARTICLE II

The corporation is being organized for the purpose of transacting any and all lawful business permitted under the laws of the State of Florida and the laws of the United States.

ARTICLE III

The authorized capital of this corporation shall consist of Ten Thousand Shares of common stock with par value of One (\$1.00) Dollar per share. All the stock be payable in cash, real or personal property, or labor or services in lieu of cash, the valuation of any of the above to be fixed by the board of directors of this corporation.

ARTICLE IV

The street address of the initial principal office and the name and address of it's registered agent shall be as follows:

NORMA GONZALEZ
HOMESOWNERSHIP DREAMS, INC.
785 N.W. 37TH AVE
SUITE #162
MIAMI, FLORIDA 33125

ARTICLE V

The initial board of directors of this corporation shall be composed of two people. The name and address of this corporation's directors are as follows:

ARIEL AGUILAR
PRESIDENT
&
NORMA GONZALEZ
REGISTERED AGENT
785 N.W. 37 AVENUE, #162
MIAMI, FLORIDA 33125

ARTICLE V

The name and address of the Incorporator is:

NORMA GONZALEZ
785 N.W. 37 AVENUE, #162
MIAMI, FLORIDA 33125

ARTICLE VII

The corporation, by duly adopted action of the board of directors, may indemnify and insure its officers and directors to the extent now or hereafter, permitted by law.

Prepared by:
ace Industries, Inc.
54 Northwest 11th St.
Miami, FL 33136
(305) 358-2571

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IN WITNESS WHEREOF, the undersigned, being the original incorporator of the above named corporation, for the purpose of forming a corporation to do business both within and without the State of Florida, pursuant to the laws of the State of Florida, does hereby execute and file these Articles, declares and certifies that the facts herein stated are true this 6TH day of FEB., 1998.

Norma Gonzalez
NORMA GONZALEZ

STATE OF FLORIDA)
COUNTY OF DADE)

Before me, a notary public authorized to take acknowledgements in the State and County above named, personally appeared NORMA GONZALEZ, known to me and known by me to be the person who executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the State and County aforesaid, this 6th day of FEB., 1998.



Maria E. Santos
NOTARY PUBLIC, STATE OF
FLORIDA AT LARGE

ACCEPTANCE OF APPOINTMENT OF REGISTERED AGENT

The undersigned hereby accepts the appointment of registered Agent contained in the foregoing Articles of Incorporation.

Norma Gonzalez
NORMA GONZALEZ

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