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February 11, 1998

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

600002437906--1
-02/23/98-01095-005
***122.50 ***122.50

Re: Filing of Articles of Incorporation:
Florida Home Buyers, Inc.
Tampa Bay Home Buyers, Inc.
American Home Buyers, Inc.

Dear Sir/Madam:

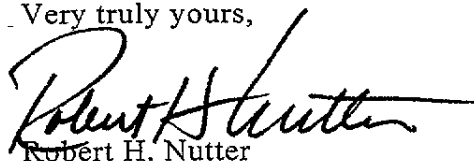
We are enclosing for filing, an original and one (1) copy of the Articles of Incorporation for the above captioned corporations. We also enclose a check in the amount of \$367.50 to cover the following costs

Filing Fee	\$35.00 x 3
Certified copy fee	\$52.50 x 3
Filing fee for resident agent	\$35.00 x 3
TOTAL PER CORPORATION	\$122.50

Please acknowledge receipt of this letter and its enclosures by placing your receiving stamp on the enclosed copy of this letter and returning the same to us in the enclosed stamped self addressed envelope.

FILED
98 FEB 23 PM 3:11
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Very truly yours,


Robert H. Nutter

RHN/dc
Enclosure

OB
2-24-98

**ARTICLES OF INCORPORATION
OF
FLORIDA HOME BUYERS, INC.**

In compliance with the requirements of F.S. Chapter 607, the undersigned, being a natural person, does hereby act as an incorporator in adopting and filing the following articles of incorporation for the purpose of organizing a business corporation.

**ARTICLE I
NAME**

The name of the corporation shall be: **FLORIDA HOME BUYERS, INC.**

**ARTICLE I (a)
PURPOSES**

The corporation may engage in any activity or business permitted under the laws of the United States of America and of this State.

**ARTICLE I (b)
TERM OF EXISTENCE**

The duration of this corporation is to be perpetual.

**ARTICLE II
CAPITAL STOCK**

The corporation is authorized to issue 100 shares of common stock, with a par value of \$1.00, which shall be designated "common shares."

**ARTICLE III
PRINCIPAL OFFICE**

The principal place of business and mailing address of this corporation shall be:

610 Azeele Street
Tampa, FL 33606-2273

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TALLAHASSEE, FLORIDA

**ARTICLE IV
INITIAL BOARD OF DIRECTORS**

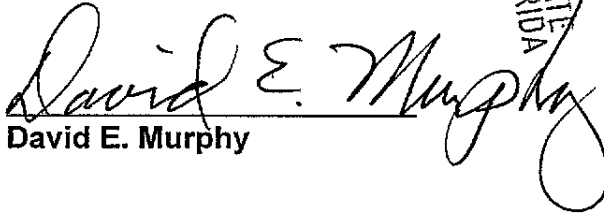
David E. Murphy
610 Azeele Street
Tampa, FL 33606-2273

The initial board of directors shall consist of one member. The name and address of the person who will serve on the initial board of directors is:

**ARTICLE V
INITIAL REGISTERED OFFICE and AGENT**

The name and address of the initial registered agent is:

David E. Murphy
610 Azeele Street
Tampa, FL 33606-2273


David E. Murphy

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TALLAHASSEE, FLORIDA

STATE OF FLORIDA
COUNTY OF PINELLAS


BEFORE ME the undersigned authority personally appeared David E. Murphy to me well known to be the person described in and who subscribed the above foregoing Articles of Incorporation, and he freely and voluntarily acknowledged before me according to the law that he made and subscribed the same for the uses and purposes therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal at Tampa, Hillsborough County, this 5th day of February, 1998.

(SEAL)

MY COMMISSION EXPIRES:


NOTARY PUBLIC

 Danielle R. Clark
My Commission CC646357
Expires May 12, 2001

**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

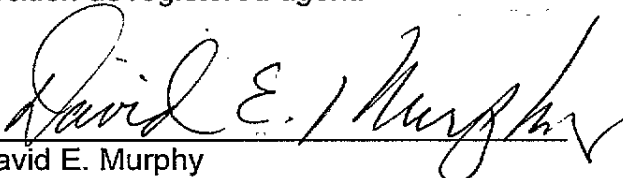
*PURSUANT TO THE PROVISIONS OF SECTION 607.0501, FLORIDA
STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER
THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING
STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED
AGENT, IN THE STATE OF FLORIDA.*

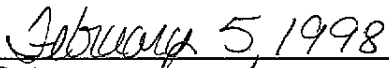
1. The name of the corporation is: Florida Home Buyers, Inc.
2. The name and address of the registered agent and office is:

David E. Murphy
610 Azeele Street
Tampa, FL 33606-2273

ACCEPTANCE OF REGISTERED AGENT

*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 his 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.*


David E. Murphy


Date

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TALLAHASSEE, FLORIDA
SECRETARY OF STATE