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THE LAW FIRM OF

GILLESPIE & ALLISON, P.A.

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R. BOWEN GILLESPIE III
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ALSO ADMITTED IN
* ARIZONA, CALIFORNIA

February 27, 1998

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VIA FEDERAL EXPRESS

Secretary of State
Division of Corporations
409 East Gaines Street
Tallahassee, Florida 32399

FILED
98 MAR -2 PM 2:20
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

RE: Articles of Incorporation
First Bankers Luxury Homes, Inc.

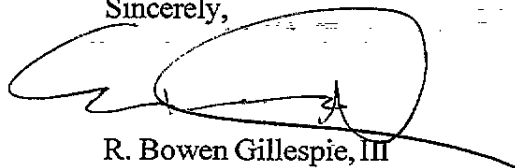
Dear Sir or Madam:

Enclosed please find the original and one copy of the Articles of Incorporation for the above-named proposed Florida corporation, Certificate Designating Place of Business or Domicile for the Service of Process May be Served, and a check in the amount of \$122.50, representing payment of the following:

Filing Fees	\$ 35.00
Certified Copy Fee	\$ 52.50
Registered Agent Fee	\$ 35.00
TOTAL:	\$122.50

Please file the enclosed Articles of Incorporation and return a certified copy to the undersigned as soon as possible. Thank you for your anticipated cooperation and prompt attention to this matter.

Sincerely,


R. Bowen Gillespie, III

RBG:/kjh

QW 3-3-98

ARTICLES OF INCORPORATION

OF

First Bankers Luxury Homes, Inc.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, acting hereby as Incorporator of a corporation under the Florida General Corporation Act, hereby adopts the following Articles of Incorporation:

I.

CORPORATE NAME

The name of this corporation shall be:

First Bankers Luxury Homes, Inc.

II.

PRINCIPAL OFFICE

The principal office of this corporation shall be c/o Gillespie & Allison, P.A. located at 1515 South Federal Highway, Suite 300, Boca Raton, Florida 33432.

III.

NATURE OF CORPORATE BUSINESS

This corporation is organized to engage in any activity or business permitted under the laws of the United States and of the State of Florida.

IV.

CAPITAL STOCK

The maximum number of shares of stock that the corporation is authorized to have outstanding at any time shall be Five Thousand (5,000) shares of common stock at One Dollar (\$1.00) par value per share.

V.
DURATION

The corporation shall have perpetual existence.

VI.
**INITIAL REGISTERED AGENT
AND
INITIAL REGISTERED OFFICE**

The corporation's initial registered agent and registered office in the State of Florida shall
be:

R. Bowen Gillespie, III
Gillespie & Allison, P.A.
1515 South Federal Highway, Suite 300
Boca Raton, Florida 33432

VII.
INCORPORATOR

The name and address of the Incorporator is:

R. Bowen Gillespie, III
Gillespie & Allison, P.A.
1515 South Federal Highway, Suite 300
Boca Raton, Florida 33432

VIII.
BOARD OF DIRECTORS

The number of directors may be altered from time to time by Bylaws adopted by the stockholders. However, the corporation shall have no less than one director at any time. The name and address of the initial director of this corporation is:

R. Bowen Gillespie, III
Gillespie & Allison, P.A.
1515 South Federal Highway, Suite 300
Boca Raton, Florida 33432

IX.
INFORMAL SHAREHOLDER ACTION

If all the shareholders severally or collectively consent in writing to any action taken or to be taken by the corporation, and the writings evidencing their consent are filed with the secretary of the corporation, the action shall be as valid as though it had been authorized at a meeting of the Shareholders.

X.
PRE-EMPTIVE RIGHTS

Each shareholder of this corporation shall have the first right to purchase shares (and securities convertible into shares) of any class, kind, or series of stock in this corporation that may from time to time be issued (whether or not presently authorized), including shares from the treasury of this corporation, in the ratio that the number of shares he holds at the time of issue bears to the total number of shares outstanding, exclusive of treasury shares. This right shall be deemed waived by any shareholder who does not exercise it and pay for the shares pre-empted within thirty (30) days of receipt of a notice in writing from the corporation, stating the prices, terms and conditions of the issue of shares, and inviting him to exercise his pre-emptive rights. This right may also be waived by affirmative written waiver submitted by the shareholder to the corporation within thirty (30) days of receipt of notice from the corporation.

XI.
INFORMAL DIRECTOR ACTION

If all of the directors severally or collectively consent in writing to any action taken or to be taken by the corporation, and the writings, evidencing their consent are filed with the secretary of the corporation, the action shall be as valid as though it had been authorized at a meeting of the Board of Directors.

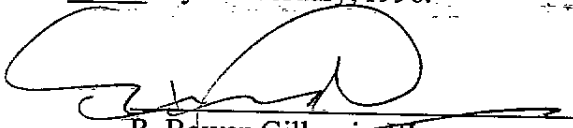
XII.
INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

XIII.
BYLAW AMENDMENT

The power to adopt, alter, amend or repeal the Bylaws of this corporation shall be vested in the Board of Directors and Shareholders, provided that such amendment shall be in compliance with the laws of Florida.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation in the State of Florida this 27th day of February, 1998.


R. Bowen Gillespie, III
Incorporator

STATE OF FLORIDA

COUNTY OF PALM BEACH

BEFORE ME, the undersigned authority, personally appeared R. Bowen Gillespie, who, to me is personally known to be the person described in and who executed the foregoing Articles of Incorporation as the incorporator, and he acknowledged to and before me that he executed the same for the uses and purposes therein mentioned and set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and seal in said County and State,
this 27th day of February, 1998.



Christine E. Vidourek
Print: Christine E. Vidourek
Notary Public
My Commission expires:

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

FILED
98 MAR -2 PM 2:20
SECRETARY OF STATE
TALLAHASSEE, FLORIDA


In compliance with the requirements of Chapter 48.091, Florida Statutes, the following is submitted:

First Bankers Luxury Homes, Inc.

under the laws of the State of Florida, with its principal office as indicated in the foregoing Articles of Incorporation, has named R. Bowen Gillespie, III at Gillespie & Allison, P.A., 1515 South Federal Highway, Suite 300, Boca Raton, Florida, 33432, as its agent to accept service of process with this State.

ACCEPTANCE OF RESIDENT AGENT

Having been named to accept service of process for the above-stated corporation at the place designated in this Certificate, I, the undersigned, hereby accept to act in the capacity, and agree to comply with the provisions of Chapter 48.091, Florida Statutes, relative to keeping open said office.


R. Bowen Gillespie, III
Resident Agent