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7/28/98

FLORIDA DIVISION OF CORPORATIONS
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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: ACE INDUSTRIES, INC.
CONTACT: PAM FRIEDMAN
PHONE: (305)358-2571

ACCT#: 070744001530

FAX #: (305)358-7832

NAME: J.C. HOMES & INVESTMENTS, INC.
AUDIT NUMBER.....H98000013907
DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.
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ARTICLES OF INCORPORATION FILED

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Article 1: Name of Corporation: J.C. HOMES & INVESTMENTS, INC.

Address of Corporation: 19900 HIGHLAND LAKES BOULEVARD
MIAMI, FL 33179

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

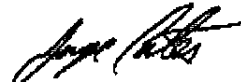
Article 2: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 100, with a par value of \$1.00.
(PAR VALUE IS NOT REQUIRED).

Article 3: REGISTERED AGENT: JORGE CORTES

REGISTERED OFFICE: 19900 HIGHLAND LAKES BOULEVARD
MIAMI, FL 33179

* I am familiar with and hereby accept the duties and responsibilities as Registered Agent for said corporation.

07 / 27 / 98
Date



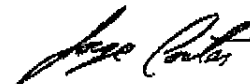
Signature of Registered Agent

Article 4: The Board of Directors are: (Board of Directors is NOT REQUIRED).
First listed is President, second is Vice President, then Secretary/Treasurer.

1. JORGE CORTES, 19900 HIGHLAND LAKES BOULEVARD, MIAMI, FL 33179
- 2.
- 3.

Article 5: The NAME and ADDRESS of the INCORPORATOR is:

JORGE CORTES
19900 HIGHLAND LAKES BOULEVARD
MIAMI, F; 33179



Signature of Incorporator

In witness whereof, I have subscribed my name:

H98-13907

Prepared by: Ace Industries, Inc., 54 NW 11th Street, Miami, FL 33136, (305) 358-2571