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Profit NonProfit Limited Liability Domestication Other	AMENDMENTS Amendment Resignation of R.A., Officer/ Director Change of Registered Agent Dissolution/Withdrawal Merger		FILED 98 DEC 30 AM 9: 14 SLURETARY OF STATE TALLAHASSEE, FLORIDA
Annual Report Fictitious Name Name Reservation	REGISTRATION/ QUALIFICATION Foreign Limited Partnership Reinstatement Trademark Other		3ROCK DEC 3 1 1998'
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FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

December 21, 1998

DENA L. EGAN 7862 W. IRLO BRONSON HWY #202 KISSIMMEE, FL 34747

SUBJECT: CREATIVE HOME BUYING

Ref. Number: W98000028433

We have received your document for CREATIVE HOME BUYING and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The corporate name must contain a suffix that will clearly indicate that it is a corporation. Such suffixes include: CORPORATION, CORP., COMPANY, CO., INC., and INCORPORATED.

We regret that we were unable to contact you by phone. Please return the corrected document with a letter providing us with an address and telephone number where you can be reached during working hours.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6925.

Barbara Brock Document Specialist

Letter Number: 498A00059692

Address and phone number, per your request:

Dena Egan Creative Home Buying, Inc. 7862 West Irlo Bronson Hwy., Suite 202 Kissimmee, FL 34747 407-414-9355

ARTICLES OF INCORPORATION OF

CREATIVE HOME BUYING, INC.

THE UNDERSIGNED, each a person competent to contract for the purpose of forming a corporation under the laws of the State of Florida, hereby adopt the following Articles of Incorporation for such corporation.

ARTICLE I: CORPORATION NAME

The name of the corporation shall be: CREATIVE HOME BUYING, INC.

ARTICLE II: CORPORATE PURPOSE

The corporation is organized for the purpose of transacting any lawful business.

ARTICLE III: CORPORATE EXISTENCE

This corporation shall have perpetual existence commencing on the date of filing of these articles with the Florida Department of State.

ARTICLE IV: INITIAL PRINCIPAL OFFICE

The address of the initial principal office of this corporation is: 7862 West Irlo Bronson Hwy., Suite 202, Kissimmee, FL 34747

ARTICLE V: INITIAL BOARD OF DIRECTORS

This corporation shall have no less than one (1) Director. The names and addresses of the Initial Board of Directors are as follows:

Dena L. Egan, P.O. Box 470743, Celebration, FL 34747-0743

Raymond W. Egan, P.O. Box 470743, Celebration, FL 34747-0743

ARTICLE VI: INITIAL OFFICERS

The name(s) of the initial officer(s) are as follows:

Dena L. Egan (President and Treasurer)

Raymond W. Egan (Vice President and Secretary)

98 DEC 30 AM 9: 14
SECRETARY OF STATE
AND AMASSEE, FLORIDA

ARTICLE VII: INCORPORATION

The name and address of each person signing these Articles is:

Dena L. Egan, P.O. Box 470743, Celebration, FL 34747-0743

Raymond W. Egan, P.O. Box 470743, Celebration, FL 34747-0743

ARTICLE VIII: CAPITAL STOCK

The corporation is authorized to issue 1,000 shares of \$ 1.00 per value common stock which shall be designated "Common Stock".

ARTICLE IX: REGISTERED AGENT

The name and address of the initial registered agent of this corporation is Dena L. Egan, 7862 West Irlo Bronson Hwy., Suite 202, Rissimmee, F1 34747

IN WITNESS THEREOF, the undersigned subscribing incorporator has executed these Articles of Incorporation this 15th day of December, 1998.

Dena L. Egan

Raymond W. Egan

STATE OF FLORIDA

COUNTY OF OSCEOLA

The foregoing instrument was acknowledged before me this 15th day of December, 1998 by Dena L. Egan and Raymond W. Egan who is personally known to me to be the person who executed the foregoing Articles of Incorporation.

Jill A Barnes

* My Commission CC720077

Expires February 26, 2002

Signature

Drinted Name

My Commission Expires: 2/26/02

ACCEPTANCE OF DESIGNATION AS REGISTERED AGENT

The undersigned, having been names to accept service of process on behalf of the corporation at the location provided herein, does hereby agree to accept the designation as registered agent.

Dated this 15TH day of December, 1998.

Dena L. Egan, Agent

98 DEC 30 AM 9: 14
SECRETARY OF STATE