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EXAMINER'S INITIALS:

ARTICLES OF INCORPORATION

OF

FOWLER, WALKER & ASSOCIATES, INC.

The undersigned, for the purpose of forming a corporation for profit under the laws of the State of Florida, hereby adopts the following Articles of Incorporation:

Article I

Name

The name of the corporation is FOWLER, WALKER & ASSOCIATES, INC.

Article II

Nature of Business

This corporation is organized for the purposes of purchasing unimproved real property, and designing and constructing single family homes on the real property for resale and for the purpose of transacting any or all lawful business.

Article III

Principal Office

The initial principal office and mailing address of the corporation is 4540 Southside Boulevard, Suite 401, Jacksonville, Florida 32216.

Article IV

Capital Stock

- A. Authorized Capital. The maximum number of shares of stock which this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having a par value of \$1.00 per share.
- B. Preemptive Rights. Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his prorata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

C. Restrictions on Transfer of Stock. Shares of capital stock of this corporation shall be issued initially to the following persons, in the amounts shown:

NAME	SHARES				
Sharon Fowler	500				
Bobby Walker	500				

Shares held by the stockholders listed above, as well as any other person acquiring the capital stock of this corporation after the filing of these Articles of Incorporation, may not be resold, assigned, pledged or otherwise transferred to any other person unless such shares are first offered to the other shareholders or all shareholders consent, in writing, to the pledge or assignment. Other restrictions on the sale, transfer, or encumbrance of the stock, including the price and terms at which, and the time within which, such shares may be offered and sold, may be further specified by bylaw provision or by written agreement among all of the shareholders of this corporation.

Article V

Initial Registered Office and Agent

The street address of the initial registered office of this corporation is 200 West Forsyth Street, Suite 1100, Jacksonville, Florida 32202, and the name of the initial registered agent of this corporation at that address is Julie Saieg, who upon accepting this designation agrees to comply with the provisions of Section 48.091, Florida Statutes as amended from time to time, with respect to keeping the registered office open for service of process.

Article VI

<u>Directors</u>

- A. <u>Number</u>. This corporation shall have two (2) directors initially. The number of directors may be increased or diminished from time to time by the bylaws, but shall never be less than one.
- B. <u>Initial Directors</u>. The name and street address of the members of the first board of directors of the corporation is:

NAME

STREET ADDRESS

Bobby Walker

4063 Jessica Place Callahan, Florida 32011 Sharon Fowler

7882 James Island Way Jacksonville, Florida 32256

C. <u>Director Compensation</u>. The board of directors is hereby specifically authorized to make provision for reasonable compensation to its members for their services as directors, and to fix the basis and conditions upon which such compensation shall be paid. Any director of the corporation may also serve the corporation in any other capacity and receive compensation therefor in any form.

Article VII

<u>Bylaws</u>

The bylaws of the corporation shall be adopted, altered, amended and repealed from time to time by the board of directors.

Article VIII

Incorporator

The name and address of the incorporator of this corporation, is:

Julie Saieg Dale, Bald, Showalter & Mercier, P.A. 200 West Forsyth Street, Suite 1100 Jacksonville, Florida 32202

Article IX

Amendment

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, and any right conferred upon the shareholders is subject to this reservation.

Article X

Indemnification

This corporation shall indemnify its officers, directors and authorized agents for all liabilities incurred directly, indirectly

or incidentally to services performed for the corporation, to the fullest extent permitted under Florida law existing now or hereafter enacted.

IN WITNESS WHEREOF, the incorporator had Articles this 30th day of June, 1999. the incorporator has executed these

Julie Saieg

STATE OF FLORIDA

MALIC, STATE

COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 30wee , 1999, by Julie Saieg, who is personally known to me.

> WILLE EDWARIN Notary Public, at Large

Commission Expires:

Denna F-Edwards

Weed or printed name of Notary

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

In compliance with Sections 48.091 and 607.0501, Florida Statutes, the following is submitted:

That FOWLER, WALKER & ASSOCIATES, INC., desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at City of Jacksonville, State of Florida, has named Julie Saieg, located at 200 West Forsyth Street, Suite 1100, Jacksonville, Florida 32202, City of Jacksonville, State of Florida, as its agent to accept service of process within Florida.

Incorporator

Date: June 30, 1999

Having been named to accept service of process for the above stated corporation, at the place designated in this Certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.

Registered Agent

Date: June 30, 1999

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