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MARK FRANZONI
OFFICE XPRESS
1511-B PENMAN RD.
JACKSONVILLE BEACH, FL 32250

June 22, 1999

Hon. Katherine Harris
ATT: Corporate Records
P.O. Box 6327
Tallahassee, FL 32314

RE: HOMEOWNER SALES, INC.

Dear Madam:

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-07/23/99--01065--011
*****70.00 *****70.00

Enclosed please find the original Articles of Incorporation for the above referenced corporation.

Also, please find a check in the amount of \$70.00 for filing of same. Your assistance in this matter is greatly appreciated.

Yours truly,



Mark Franzoni

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99 JUL 23 AM 9:19
SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLES OF INCORPORATION
OF
HOMEOWNER SALES, INC.

FILED

99 JUL 23 AM 9:19

SECRETARY OF STATE
TALLAHASSEE FLORIDA

I, the undersigned subscriber to these Articles of Incorporation, natural person competent to contract, hereby form a corporation under the Laws of the State of Florida.

ARTICLE I - NAME

The name of this corporation shall be:
HOMEOWNER SALES, INC.

ARTICLE II - PRINCIPAL PLACE OF BUSINESS

The principal place of business of this corporation shall be:
6725 NORWOOD AVE., JACKSONVILLE, FL 32208

ARTICLE III - DURATION

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

ARTICLE IV - PURPOSE

This corporation is organized for the purpose of transacting any and all lawful business for which corporations may be incorporated under Chapter 607, Florida Statutes, as now exists or may after be amended.

ARTICLE V - CAPITAL STOCK

The maximum number of shares this corporation is authorized to issue is 100 shares of ONE DOLLAR (\$1.00) par value common stock which will be designated as "Common Shares."

ARTICLE VI - 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 pro rata share thereof at the price at which it is offered to others.

ARTICLE VII - INITIAL REGISTERED OFFICE AND AGENT

The initial registered agent and office of this Corporation shall be:

RONALD E. MOORE
6725 NORWOOD AVE.
JACKSONVILLE, FL 32208

ARTICLE VIII - BOARD OF DIRECTORS

This Corporation shall have no directors, initially. The affairs of the Corporation will be managed by the shareholders until such time directors are designated as provided by the Bylaws.

ARTICLE IX - INCORPORATORS

The name and address of the Incorporator signing these Articles is:

RONALD E. MOORE
6725 NORWOOD AVE.
JACKSONVILLE, FL 32208

ARTICLE X - INDEMNIFICATION

The Corporation shall indemnify any Officer or Director to the full extent permitted by law.

ARTICLE XI - AMENDMENT

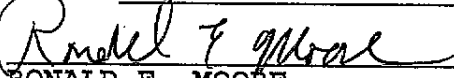
This Corporation reserves the right to amend or appeal any provision contained in these Articles of Incorporation, or any amendment hereto, by a majority vote of the Board of Directors, and any right conferred upon the shareholders is subject to this reservation.

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

In compliance with Sections 48.091 and 607.034, Florida Statutes, the following is submitted:

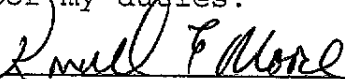
FIRST that HOMEOWNER SALES, INC., desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at 6725 NORWOOD AVE., JACKSONVILLE, FL 32208, has named RONALD E. MOORE, as its agent to accept service of process within Florida.

Dated: 7-20-99



RONALD E. MOORE

Having been named to accept service of process for the above named 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 performance of my duties.



RONALD E. MOORE

Registered Agent

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation on this 20th day of July, 1999.

Ronald E. Moore
RONALD E. MOORE

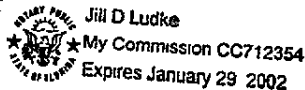
STATE OF FLORIDA
COUNTY OF DUVAL

BEFORE ME, a Notary Public authorized to take acknowledgements in the State and County set forth above, personally appeared RONALD E. MOORE, known to be and known by me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have set my hand and seal in the State and County above, this 21st day of July, 1999.

Jill D. Ludke

NOTARY PUBLIC, State of
Florida at Large
My Commission Expires:



FILED
99 JUL 23 AM 9:19
SECRETARY OF STATE
TALLAHASSEE FLORIDA