

**ARTICLES OF INCORPORATION
OF
J. B. NIX HOMEBUILDERS, INC.**

Pursuant to the provisions of the Alabama Business Corporation Act, the undersigned hereby adopts the following Articles of Incorporation:

ARTICLE I

The name of the Corporation is J. B. Nix HomeBuilders, Inc.

ARTICLE II

The purposes for which the Corporation is formed are:

- (a) the construction and sale of residential real property; and
- (b) the transaction of any lawful business for which corporations may be organized under the Alabama Business Corporation Act.

ARTICLE III

The total number of shares of stock which the Corporation shall have authority to issue is 1,000 shares, consisting of 1,000 shares of Common Stock, par value \$.01 per share.

ARTICLE IV

The address of the Corporation's initial registered office in the State of Alabama is 1004 Linkside Drive, Birmingham, Alabama 35242 and the name of its initial registered agent at such address is John L. Nix.

ARTICLE V

The names and mailing addresses of the initial Board of Directors, to serve until their successors are elected and qualified pursuant to the Alabama Business Corporation Act and the Bylaws adopted by this Corporation, are as follows:

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08:57 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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Inst # 2002-11737

Betty C. Nix
1004 Linkside Drive
Birmingham, Alabama 35242

President

John L. Nix
1004 Linkside Drive
Birmingham, Alabama 35242

Chief Executive Officer/Secretary

Election of Directors need not be by written ballot.

ARTICLE VI

A Director of the Corporation shall not be liable to the Corporation or its shareholders for money damages for any action taken, or any failure to take any action, as a Director, except liability for the amount of a financial benefit received by a Director to which he or she is not entitled, an intentional infliction of harm on the Corporation or its shareholders, a violation of Section 10-2B-8.33 of the Code of Alabama 1975, as amended, an intentional violation of criminal law, or a breach of the Director's duty of loyalty to the Corporation or its shareholders.

ARTICLE VII

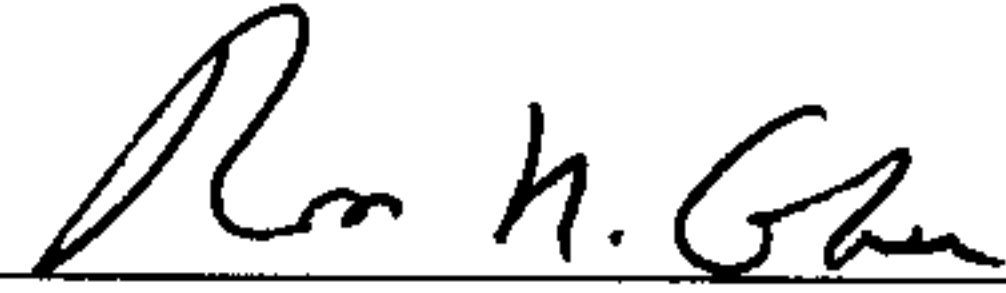
The name and mailing address of the sole Incorporator is as follows:

Ross N. Cohen
1200 AmSouth/Harbert Plaza
Birmingham, Alabama 35203

ARTICLE VIII

No shareholder, by virtue of being a shareholder, shall enjoy any pre-emptive rights with regard to purchase of stock.

IN WITNESS WHEREOF, the undersigned, being the sole Incorporator hereinbefore named, for the purpose of forming a corporation pursuant to the Alabama Business Corporation Act, does make these Articles and does hereby declare and certify that the facts stated herein are true, and accordingly does hereunto sign these Articles of Incorporation this 28th day of February, 2002.



Ross N. Cohen

This instrument prepared by:

Ross N. Cohen
Haskell Slaughter Young & Rediker, L.L.C.
1200 AmSouth/Harbert Plaza
1901 Sixth Avenue North
Birmingham, Alabama 35203

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