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LAW OFFICES
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ORLANDO, FLORIDA 32802

SAM E. MURRELL (1902-1965)
ROBERT G. MURRELL

AREA CODE 407
TELEPHONE 843-8500
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May 6, 1998

Hon. Sandra Barringer Mortham
Secretary of State
State of Florida
Division of Corporations
409 E. Gaines Street
Tallahassee, FL 32399

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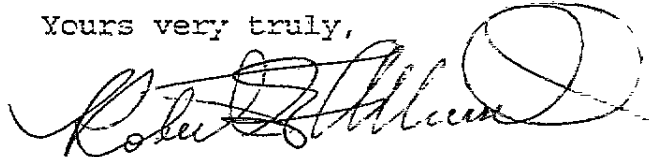
Re: Articles of Incorporation of A & B Human
Development Corp.

Dear Mrs. Mortham:

Enclosed herewith is the Articles of Incorporation for
A & B Human Development Corp., along with our check in the
amount of \$122.50 for the filing fee and designation of
resident agent for the above corporation, and a certified
copy.

Should you have any questions, please do not hesitate
to contact the undersigned at (407) 843-8500.

Yours very truly,



Robert G. Murrell

RGM/bac
Enclosures

FILED
98 MAY 12 PM 1:09
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

9/5-1498

PROPOSED CHARTER

FOR

A & B HUMAN DEVELOPMENT CORP.

FILED
98 MAY 12 PM 1:09
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned for the purpose of forming a corporation under the laws of the State of Florida, do hereby adopt the following Articles of Incorporation, and make application for a corporate charter in accordance with the same.

ARTICLES OF INCORPORATION

ARTICLE I

The name of this corporation shall be A & B HUMAN DEVELOPMENT, CORP.

ARTICLE II

The general nature of the business to be transacted shall be as follows:

To acquire, own, manage, operate, and sell or dispose of real property, including apartments and multiple dwelling units, and apartment buildings and other rental properties.

To engage in such businesses and transactions as may be permitted under the laws of the State of Florida, including purchase and sale of property, both real and personal, and

to conduct business and/or management services, and to conduct business activities and services related thereto, and to engage in or conduct any and all other business permitted under the laws of the State of Florida.

ARTICLE III

The address of the initial principal office of the corporation shall be 6541 Hawksmoor Drive, Orlando, Florida 32818, and the name of its initial registered agent is ALLEN T.D. WIGGINS, 6541 Hawksmoor Drive, Orlando, Florida 32818, who has agreed to serve as such registered agent as shown by the Acceptance filed herewith.

ARTICLE IV


The number of directors constituting the initial Board of Directors is two, who, subject to the provisions of the Certificate of Incorporation and By-Laws, shall hold office for the first year of the corporate existence or until a successor has been elected and qualified, and shall be as follows:

<u>NAME:</u>	<u>ADDRESS:</u>	<u>OFFICE:</u>
ALLEN T.D. WIGGINS	6541 Hawksmoor Drive Orlando, FL 32818	President/ Director


ARTICLE VII

That, pursuant to Chapter 48.091, Florida Statutes, said corporation has named ALLEN T. D. WIGGINS, whose address is 6541 Hawksmoor Drive, Orlando, FL 32818, as its Registered Agent, to accept service of process within this state the undersigned, who by execution hereof accepts his designation as registered agent for the corporation and agrees to comply with the provisions of said act relative to keeping open said office.

IN WITNESS WHEREOF, the undersigned have hereunto set their hands and seals this 6 day of May, 1998.




ALLEN T. D. WIGGINS



BEULAH WIGGINS

ACCEPTANCE OF DESIGNATION OF REGISTERED AGENT

I HEREBY accept the designation as registered agent for A & B HUMAN DEVELOPMENT CORP. as above provided



ALLEN T. D. WIGGINS

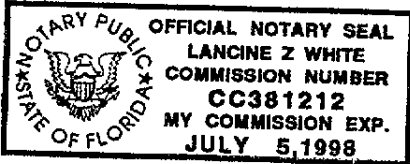
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

98 MAY 12 PM 1:09

FILED

STATE OF FLORIDA
COUNTY OF ORANGE

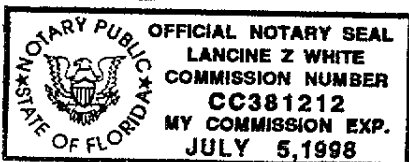
The foregoing instrument acknowledged before me this 6th day of May, 1998, by ALLEN T. D. WIGGINS, who is personally known to me, or presented a Florida Driver's License as identification, and he acknowledged before me that he executed the foregoing Articles of Incorporation as his free act and deed, and for the purposes therein mentioned.



LANCINE Z. WHITE
Notary Public
LANCINE Z. WHITE
Printed Name
CC 381212
Commission Number
July 5, 1998
Commission Expires

STATE OF FLORIDA
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this 6th day of May, 1998, by BEULAH WIGGINS, who is personally known to me, or presented a Florida Driver's License as identification, and she acknowledged before me that she executed the foregoing Articles of Incorporation as her free act and deed, and for the purposes therein mentioned.



LANCINE Z. WHITE
Notary Public
LANCINE Z. WHITE
Printed Name
CC 381212
Commission Number
July 5, 1998
Commission Expires