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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4000

FROM: HERITAGE RURAL HOUSING, INC.
CONTACT: ALICE C VALLIERE
PHONE: (407)799-4090

ACCT#: 074723003716

FAX #: (407)799-0233

NAME: NORTH ORANGE ESTATES, LTD.

AUDIT NUMBER.....H98000004413

DOC TYPE.....FLORIDA LIMITED PARTNERSHIP

CERT. OF STATUS..1

PAGES..... 3

CERT. COPIES.....1

DEL.METHOD.. FAX

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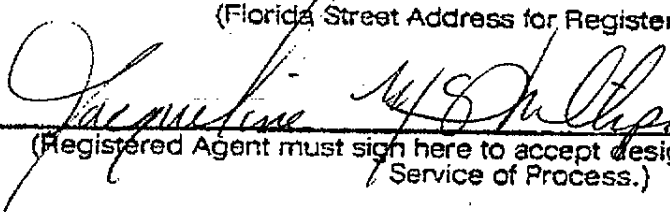
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CERTIFICATE OF LIMITED PARTNERSHIP
OF

1. North Orange Estates, Ltd.
(Name of Limited Partnership; must contain a suffix such as "Limited",
"Ltd.", or "Limited Partnership")
2. 450 Challenger Rd., Cape Canaveral, FL 32920
(The Business Address of Limited Partnership)
3. Jacqueline McPhillips
(Name of Registered Agent for Service of Process)
4. 450 Challenger Rd., Cape Canaveral, FL 32920
(Florida Street Address for Registered Agent)
5. 
(Registered Agent must sign here to accept designation as Registered Agent for
Service of Process.)
6. 450 Challenger Rd., Cape Canaveral, FL 32920
(The Mailing Address of the Limited Partnership.)

7. The latest date upon which the Limited Partnership is to be dissolved is March 3, 1998

8. NAME OF GENERAL PARTNER(S) SPECIFIC ADDRESS

<u>Heritage Orange, Inc. - P98-20239</u>	<u>450 Challenger Rd., Cape Canaveral, FL 32920</u>
<u>National Coalition for</u>	<u>1060 Oregon Court</u>
<u>Affordable Housing, Inc. - N95000004382</u>	<u>Sarasota, FL 34236</u>
<u>Memphis Area Community Development</u>	<u>1060 Oregon Court</u>
<u>Corporation, Inc. - N16583</u>	<u>Sarasota, FL 34236</u>

This instrument prepared by:
Gregory A. Popp, Esq.
450 Challenger Road
Cape Canaveral, FL 32920
FL Bar No. 0220531

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Signed this 3rd day of March, 1998
Signature of all general partners:


General Partner

Heritage Orange, Inc.
Jacqueline McPhillips


General Partner

National Coalition for
Affordable Housing, Inc.
Lonnie Ward

General Partner


General Partner

Memphis Area Community Development
Corporation, Inc.
Lawrence Major

General Partner

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AFFIDAVIT OF CAPITAL CONTRIBUTIONS

BEFORE ME, the undersigned constituting all of the general partners of
North Orange Estates, Ltd., a Florida Limited Partnership, certify as fol-
lows:

The amount of capital contributions to date of the limited partners is \$ 1,000.00.

The total amount contributed and anticipated to be contributed by the limited partners
at this time totals \$ 1,000.00.

This 3rd day of March, 19 98.

FURTHER AFFIANT SAYETH NOT.

Under the penalties of perjury I (we) declare that I (we) have read the foregoing and that the
facts alleged are true, to the best of my knowledge and belief.

Jacqueline McPhillips
General Partner Heritage Orange Inc.
Jacqueline McPhillips,

Lonnie Ward
General Partner National Coalition for
Affordable Housing, Inc.
Lonnie Ward

Lawrence Major
General Partner Memphis Area Community
Development Corporation, Inc.
Lawrence Major

General Partner

General Partner

General Partner

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