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May 14, 1996

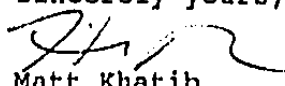
Florida Department of State
Division of Corporations
409 East Gaines Street
Tallahassee, Florida 32314

Dear Sir or Madam:

Enclosed please find an original and one copy of the Article of Incorporation for LAND & HOME INVESTMENTS CO. Please file the original, certify the copy and return the copy to me.

I am also enclosing a check in the amount of \$122.50 to cover the necessary costs and certified fees. Should you have any questions, please feel free to contact me at (407) 682-4002.

Sincerely yours,


Matt Khatib

Enclosures

MK/mh

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-05/21/96--01143--008
****122.50 ****122.50

MAY 29 1996 BSB
W96-10643

FILED
96 MAY 20 AM 10:51
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE OF INCORPORATION
OF
LAND & HOME INVESTMENTS CO.

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I
NAME

The name of this corporation is LAND & HOME INVESTMENTS CO.

ARTICLE II
DURATION

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

ARTICLE III
PURPOSE

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

ARTICLE IV
CAPITAL STOCK

This corporation is authorized to issue One Thousand (1,000) shares of One Dollar (\$1.00) par value common stock which shall be designated as the "Common Shares."

ARTICLE V
PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation, shall have the right to purchase his or her pro rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI
PRINCIPAL PLACE OF BUSINESS: INITIAL REGISTERED OFFICE AND AGENT

The street address of the principal place of business and the initial registered office of the corporation is 805 Douglas Avenue, Suite 161, Altamonte Springs, FL 32714. The name of the initial registered agent of this corporation at that address is HIKMAT NAJIB KHATIB.

ARTICLE VII
INITIAL BOARD OF DIRECTORS

This corporation shall have an initial Board of Directors

consisting of one (1) Director. The number of Directors may be either increased or decreased from time to time by the by-laws. However, there shall never be less than one (1) Director nor more than five (5) Directors. The name and address of the members of the initial Board of Directors of the corporation are:

Names
HIKMAT NAJIB KHATIB

Address
805 Douglas Avenue, Suite 161
Altamonte Springs, FL 32714

ARTICLE VIII INCORPORATORS

The name and address of the Incorporator signing these Articles is HIKMAT NAJIB KHATIB, whose address is 805 Douglas Avenue, Suite 161, Altamonte Springs, Florida 32714.

ARTICLE IX INDEMNIFICATION

The corporation shall indemnify any officer, director or employee (or any former officer, director or employee) of the corporation to the full extent permitted by law.

ARTICLE X AMENDMENT

This corporation reserves the right to amend or repeal any provision of these Article 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.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation on this 16 day of May, 1996.



HIKMAT NAJIB KHATIB
INCORPORATOR

STATE OF FLORIDA
COUNTY OF SEMINOLE

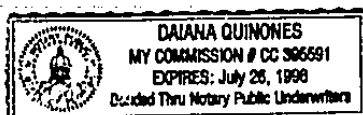
SWORN to and subscribed before me by HIKMAT NAJIB KHATIB, who produced identification personally from his Florida Driver License, this 16 day of May, 1996.



NOTARY PUBLIC STATE OF FLA

My commission expires 7-26-97

Stamp Commissioned Name of Notary



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

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

FIRST, that LAND & HOME INVESTMENTS CO., desiring to organize
or qualify under the laws of the State of Florida, with its
principal place of business located at 805 Douglas Avenue, Suite
161, Altamonte Springs, FL 32714, has named HIKMAT NAJIB KHATIB,
located at 805 Douglas Avenue, Suite 161, Altamonte Springs, FL
32714 as its agent to accept service of process within the State
of Florida.

DATED this 16 day of May, 1996.



HIKMAT NAJIB KHATIB
SOLE DIRECTOR

Having been named the agent to accept service of process for
the above 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.



HIKMAT NAJIB KHATIB
REGISTERED AGENT

FILED
MAY 20 10:51
CLERK OF STATE
TALLAHASSEE FLORIDA