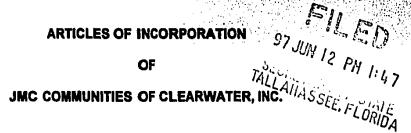
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| | ACCOUNT NO. : | | | |
| | REFERENCE : | 425790 | 80983A | |
| | AUTHORIZATION: | | | |
| | COST LIMIT : | \$ PPD | | |
| ORDER DATE | : June 12, 1997 | , | | |
| ORDER TIME | : 9:50 AM | | | |
| ORDER NO. | : 425790-005 | | | |
| CUSTOMER NO | O: 80983A | | 1000 | 022103716 6/12/9701078004 ****122,50 ****122,50 |
| CUSTOMER: | Robert F. Greene GREENE DONNELLY TIPTON & MOSELY, Suite 505 1301 6th Avenue Bradenton, FL | SCHERMER P.A. West | | TAC 97 |
| | DOMESTIC F | _ | | JUN 12 PN 1: 46 JUN 12 PN 1: 46 AHASSEE, FLORIDA |
| NAM | E: JMC COMMUN CLEARWATEN | | | PII 1: 46 |
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| | CLES OF INCORPORA | | SHIP | |
| PLEASE RET | URN THE FOLLOWING | 3 AS PROOF | OF FILING: | |
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| CONTACT PE | RSON: Todd Ster | | ER'S INITIALS: | RECEIVED 97 JUN 12 AM 11: 2: DIVIS:ON OF CORPORATI |



The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I. NAME

The name of the corporation shall be:

JMC COMMUNITIES OF CLEARWATER, INC.

ARTICLE II. PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

2201 4th Street N, Suite 200 St. Petersburg, Florida 33704

ARTICLE III. CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is 100 shares of common stock having a face or par value of \$.10 per share.

ARTICLE IV. NO PREEMPTIVE RIGHTS

No holder of shares of the Capital Stock of any class of the Corporation shall have any preemptive or preferential right of subscription to any shares of any class of stock of the Corporation, whether now or hereafter authorized, or to any obligations convertible into stock of the Corporation, issued or sold, nor any right of subscription to any thereof other than such, if any, as the Board of Directors in its discretion may determine from time to time and at such price

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JMC Communities of Clearwater, Inc.
Page 1

as, the Board of Directors may fix from time to time; and any shares of stock or convertible obligations which the Corporation may determine to offer for subscription to the holders of stock may be offered to more than one class of stock, as the Board of Directors shall determine, in such proportions as between said classes of stock as the Board of Directors in its discretion may determine. As used in this paragraph, the expression "convertible obligations" shall include any notes, bonds or other evidences of indebtedness to which are attached or with which are issued warrants or other rights to purchase stock of the Corporation of any class or classes. The Board of Directors is hereby expressly authorized in its discretion in connection with the issue of any obligations or stock of the Corporation (but without intending hereby to limit its general power so to do in any other cases) to grant rights or options to purchase stock of the Corporation of any class upon such terms and during such periods as the Board of Directors shall determine and to cause such rights or options to be evidenced by such warrants or other instruments as it may deem advisable.

ARTICLE V. AFFILIATED TRANSACTIONS

The Corporation, pursuant to Section 607.0901(5)(a) Florida Statutes, expressly elects not to be governed by Section 607.0901 Florida Statutes, pertaining to Affiliated Transactions.

ARTICLE VI. INDEMNIFICATION

The Corporation shall have the power and authority to indemnify any officer, director, agent or employee of the Corporation, or any former officer, director, agent or employee of the Corporation, or any person who is or was serving at the request of the Corporation as a director, officer, employee, or agent of another Corporation, partnership, joint venture, trust, or other enterprise, to the fullest extent permitted by applicable law, in accordance with the Corporation's

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JMC Communities of Clearwater, Inc.
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Bylaws, pursuant to an agreement authorized by the Board of Directors with such person and as otherwise permitted under the Florida Business Corporation Act, as in effect from time to time.

ARTICLE VII. INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is:

Robert F. Greene 1301 6th Avenue West, Suite 505 Bradenton, Florida 34205

ARTICLE VIII. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is:

Robert F. Greene 1301 6th Avenue West, Suite 505 Bradenton, Florida 34205

The undersigned has executed these Articles of Incorporation this 11th day of June, 1997.

Robert F. Greene, Incorporator

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CERTIFICATE OF DESIGNATION REGISTERED AGENT/REGISTERED OFFICE

Pursuant to the provisions of Section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation is:

JMC COMMUNITIES OF CLEARWATER, INC.

2. The name and address of the registered agent and office is:

Robert F. Greene 1301 6th Avenue West, Suite 505 Bradenton, FL 34205

Name:

Robert F. Greene

Title: Date:

Incorporator
June 11, 1997

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

Robert F. Greene, Registered Agent

Date: June 11, 1997