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12/18/97

ARTICLES OF INCORPORATION





TODAY HOMES OF PLANT CITY, INC.

ARTICLE I. CORPORATE NAME.

The name of this corporation is:

Today Homes of Plant City, Inc. 1403 Live Oak Court Plant City, Florida 33566

ARTICLE II. NATURE OF BUSINESS AND POWERS.

The general nature of the business to be transacted by this Corporation is to engage in any and all business permitted under the laws of the State of Florida.

ARTICLE III. CAPITAL STOCK.

The maximum number of shares of stock that this Corporation is authorized to issue and have outstanding at any one time is 750 shares of common stock having a par value of \$1.00 per share.

ARTICLE IV. TERM OF EXISTENCE.

This Corporation shall have perpetual existence, commencing upon filing of these articles.

ARTICLE V. REGISTERED AGENT AND INITIAL REGISTERED OFFICE.

The Registered Agent and the street address of the initial Registered Office of this Corporation in the State of Florida shall be:

Danny J. Musgrove 1403 Live Oak Court Plant City, Florida 33566

The Board of Directors from time to time may move the Registered Office to any other address in the State of Florida.

ARTICLE VI. BOARD OF DIRECTORS.

This Corporation shall have two (2) directors initially. The number of directors may be increased or diminished from time to time by Bylaws adopted by the stockholders, but shall never be less than one.

ARTICLE VII. INITIAL DIRECTOR.

The names of the initial directors of this Corporation and their street addresses are:

Danny J. Musgrove 1403 Live Oak Court Plant City, Florida 33566

Rhonda G. Musgrove 1403 Live Oak Court Plant City, Florida 33566

The persons named as initial directors shall hold office for the first year of existence of this Corporation or until their successors are elected or appointed and have qualified, whichever occurs first.

ARTICLE VIII. INCORPORATOR.

The name and street address of the persons signing these Articles of Incorporation as the Incorporators are:

Danny J. Musgrove 1403 Live Oak Court Plant City, Florida 33566 Rhonda G. Musgrove 1403 Live Oak Court Plant City, Florida 33566

ARTICLE IX. AMENDMENT.

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders and approved at a stockholders' meeting by at least a majority of the stock entitled to vote, unless all of the directors and all of the stockholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

IN WITNESS WHEREOF, the undersigned, as Incorporator, has executed the foregoing Articles of Incorporation on December 11, 1997.

Danny J. Musgrove - Incorporator

Rhonda G. Musgrove - Incorporator

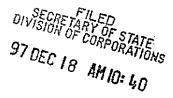
STATE OF FLORIDA COUNTY OF HILLSBOROUGH

BEFORE ME, a Notary Public, personally appeared Danny J. Musgrove and Rhonda G. Musgrove, to me known to be the persons described as Incorporators and who executed the foregoing Articles of Incorporation, and acknowledged before me that they subscribed to these Articles of Incorporation on December 11, 1997.

Notary Public, State of Florida at Large

* The se north

STEPHEN L EVANS My Commission CC377646 Expires Jun. 17, 1998 Bonded by ANB 800-852-5878



Certificate Designating Place of Business or Domicile for the Service of Process Within This State, Naming Agent Upon Whom Process May be Served

In compliance with Section 48.091 and Section 607.0501, Florida Statutes, the following is submitted:

That Today Homes of Plant City, Inc., desiring to organize under the laws of the State of Florida, with its principal office, as indicated in the Articles of Incorporation at 1403 Live Oak Court, Plant City, Florida 33566, County of Hillsborough, State of Florida, has named Danny J. Musgrove, located at 1403 Live Oak Court, Plant City, Florida 33566, County of Hillsborough, State of Florida, as its agent to accept service of process within this state.

ACKNOWLEDGMENT:

Having been named to accept service of process for the above-named Corporation, at the place designated in this certificate, the undersigned agrees to act in this capacity, and agrees to comply with the provisions of Florida law relative to keeping the designated office open.

Danny J. Musgrove - Registered Agen