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TRANSMITTAL LETTER

Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

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-08/07/98--01035--015
****122.50 ****122.50

SUBJECT: JKM Developers, Inc.
(proposed corporate name)

Enclosed please find an original and one (1) copy of the articles of incorporation for the above corporation and check in the amount of \$ 122.50.

FROM:

Linda Kimbrough
Name
307 Florida Avenue
Address
Lake Wales, Fl. 33853
City, State, & Zip
(941) 676-1500
Telephone Number

APPROVED
AND
FILED
98 AUG 19 PM 3:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Note: Additional copy of articles is needed only when certified copy is requested.

B. BROCK AUG 19 1998

W98-18271
006



FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham
Secretary of State

August 12, 1998

LINDA KIMBROUGH
307 FLORIDA AVENUE
LAKE WALES, FL 33853

SUBJECT: JKM DEVELOPERS, INC.
Ref. Number: W98000018271

We have received your document for JKM DEVELOPERS, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The registered agent must sign accepting the designation.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6925.

Barbara Brock
Document Specialist

Letter Number: 598A00041847

**ARTICLES OF INCORPORATION
OF
J K M DEVELOPERS, INC.**

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, does hereby adopt the following Articles of Incorporation:

ARTICLE I: NAME

The name of the Corporation is J K M Developers, Inc.

ARTICLE II: DURATION

The duration of the Corporation is perpetual.

ARTICLE III: PURPOSE

The purpose for which the Corporation are termed are for residential and business enterprises, more particularly:

A. To lessen neighborhood tensions, eliminate discrimination and combat deterioration by expanding the other opportunities available to members of the community, to improve residential and business enterprises; to assist members of interested groups in developing entrepreneurial and management skills necessary for the successful investment in or operation of business enterprises and residence.

B. To provide advice, support, credit funds capital, gifts and all other lawful forms of assistance, to or for use in residential or business enterprises substantially owned or operated, or to be substantially owned or operated, by the Corporation or by members of minority, poverty or other groups.

C. To help furnish management, administrative support, and assistance to members of interested groups in order to enable them to develop the necessary skills to successfully invest in, own, or operate residential or business enterprises;

1. To encourage and assist members of such groups to organize, create, acquire and obtain financing for business or residential enterprises;

2. To obtain information and conduct research, studies and analyses, and prepare and publish reports, as to any and all matters that may be of use in establishing or refurbishing housing or furthering the expansion of business enterprises, substantially owned and operated or to be substantially owned and operated by members of interested groups including information, research studies and analyses of markets, products services, skills sources of financing and any and all other matters.

ARTICLE IV: CAPITAL STOCK

The aggregate number of shares which the Corporation is authorized to issue is one hundred (100) shares of common stock. Such shares shall be of a single class and shall have a par value of one dollar (\$1.00) per share.

ARTICLE V: INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial Registered office of the Corporation is 307 Florida Avenue, Lake Wales, Florida 33853, and the name of its initial Registered Agent at that address is Linda Kimbrough.

ARTICLE VI: INITIAL BOARD OF DIRECTORS

The number of Directors constituting the initial Board of Directors is four (5). The number of Directors may be increased or decreased from time to time in accordance with the Bylaws, but shall never be less than two. The name and address of each initial Board of Director is:

Linda Kimbrough
307 Florida Avenue
Lake Wales, Florida 33853

Fred McNair
1995 East Wabash St
Bartow, Florida 33830

Edna McNair
1995 East Wabash St
Bartow, Florida 33830

Frank Jackson
1427 West 10th St
Lakeland, Florida 33805

James Jenkins
229 C Street
Lake Wales, Fl. 33853

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TALLAHASSEE, FLORIDA

ARTICLE VII: INCORPORATORS

The name and address of each Incorporator is as follows:

Linda Kimbrough
307 Florida Avenue
Lake Wales, Fl. 33853

Fred McNair
1995 East Wabash St
Bartow, Fl. 33830

Edna McNair
1995 East Wabash St
Bartow, Florida 33830

Frank Jackson
1427 West 10th St
Lakeland, Florida 33805

James Jenkins
221 C Street
Lake Wales, Fl. 33853

ARTICLE VIII: AMENDMENT

The Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation or any amendment to them, and any right conferred upon the shareholders is subject to this reservation.

ARTICLE IX: OFFICERS

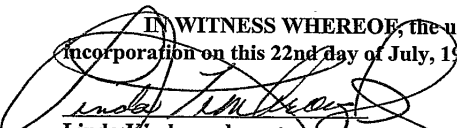
The officers who are to serve until the first election or appointment under the Articles of Incorporation are:

Linda Kimbrough, President
Frank Jackson, Vice-President
Fred McNair, Second Vice-President
James Jenkins, Second Vice-President
Edna McNair, Secretary-Treasurer

ARTICLE X: BYLAWS

The power to adopt, alter, amend and appeal the Bylaws shall be vested in the Board of Directors, but all alterations, amendments and appeals of the Bylaws must be approved by a majority of the shareholders.

IN WITNESS WHEREOF, the undersigned Incorporators has executed these Articles of Incorporation on this 22nd day of July, 1998.


Linda Kimbrough


Edna McNair


James Jenkins


Fred McNair


Frank Jackson

STATE OF FLORIDA
COUNTY OF POLK

Before me, personally appeared, Linda Kimbrough, Fred McNair, Edna McNair, and Frank Jackson, and James Jenkins known to me and known to be the persons who executed the foregoing Articles of Incorporation.

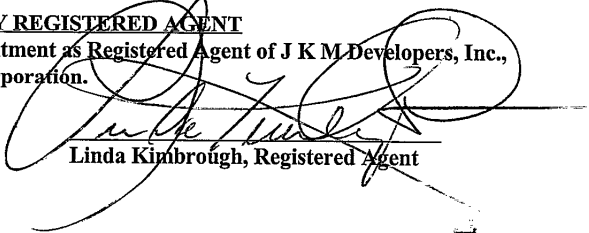


Cary Feliciano
My Commission CC719064
Expires February 22, 2002


Notary Public

ACCEPTANCE BY REGISTERED AGENT

The undersigned hereby accepts the appointment as Registered Agent of J K M Developers, Inc., which is contained in the foregoing Articles of Incorporation.


Linda Kimbrough, Registered Agent

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AND
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