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SECRETARY OF STATE TALLAHASSEE, FLORIDA

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ARTICLES OF INCORPORATION

OF

ARTICLE I -- NAME

MBM PROPERTIES, INC.

The name of this corporation is AFFORDABLE PROPERTIES, INC.

ARTICLE II--DURATION

This corporation shall have perpetual existence commencing on the date of this filing of 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 now exists or may after be amended.

ARTICLE IV -- CAPITAL STOCK

This corporation is authorized to issue 7500 shares of One Dollar (1.00) par value common stock which shall be designated as "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 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-- INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 1794 Rogero Road, Jacksonville, FL 32211 and the name of the initial registered agent of this corporation is Iona K. Coates.

ARTICLE VII-- INITIAL BOARD OF DIRECTORS

This corporation shall have three Directors constituting the corporation and shall be increased or decreased from time to time by the bylaws; however, there shall never be less than one Director nor more than five. The name and address of the initial Board of Directors of the Corporation is:

Gregory N. MacDonald - 6009 Terry Parker Drive S., Jacksonville, FL 32211

Christian St.Jon McKee 11247 San Jose Blvd. #1501 Jacksonville, FL 32223

William H. Bodker, III 11247 San Jose Blvd. #1501 Jacksonville, FL 32223

ARTICLE VIII-- INCORPORATORS

The name and address of the Incorporator signing these articles is:

Christian St. Jon McKee - 11247 San Jose Blvd. #1501 Jacksonville, FL 32223

ARTICLE IX-- INDEMNIFICATION

The corporation shall indemnify any Officer or Director or any former officer or director, to the full extent permitted by law.

ARTICLE X--AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles 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 the and day of Margh, 1999.

lstia# St/Jon McKee

STATE OF FLORIDA COUNTY OF DUVAL

BEFORE ME, a Notary Public authorized to take acknowledgements in the State and County set forth above, personally appeared Christian St. Jon McKee known to be and known by me to be the person who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have set my hand and seal in the State and county above, this 29th day of March, 1999.

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

In compliance with Sections 48.091 and 607.034, Florida Statues, the following is submitted: $\frac{1}{2}$

First, that desiring to organize and/or qualify under the laws of the State of Florida, with its principle place of business at 6009 Terry Parker Drive South, Jacksonville, FL 32211 has named Iona K. Coates, located at 1794 Rogero Road, Jacksonville, FL 32211 to be its/agent to accept service of process within Florida.

Dated 4/29/99

hristian Stylon McKee

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

Iona K. Coates Registered Agent

SIGNED AND SWORN TO: This zgth day Opie, 1999.

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