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TERROLL J. ANDERSON
C. GUY BOND
JOHN H. LATSHAW, JR.
LAWRENCE R. PATTERSON
ROSANNE P. PERRINE

September 13, 1999

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

200002987212--2
-09/15/99--01013--004
*****78.75 *****78.75

RE: Florida Manufactured Homes Land & Lots

Dear Sir or Madam:

Enclosed please find the original Articles of Incorporation and one copy thereof for the above-referenced corporation. I have also enclosed a check in the amount of \$78.75. Please file the Articles, have the copies certified, and return to us by mail.

Thank you for your assistance in this matter.

Sincerely,


Rosanne P. Perrine

RPP/lg
Enclosure

ldg0336

Rosanne Perrine GAVE
AUTHORIZATION BY PHONE TO
CORRECT I & RA Accept
DATE 9-21-99
DOC. EXAM CH

CH 9/21
1.99600021676

ARTICLES OF INCORPORATION OF

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation:

ARTICLE I: Corporate Name. The name of the corporation is
FLORIDA MANUFACTURED HOMES LAND & LOTS, INC.

ARTICLE II: Corporate Existence. The corporation shall exist in perpetuity commencing as of the execution of these Articles.

ARTICLE III: Corporate Purpose. The corporation is organized for the purpose of automobile consultant, and for any and all lawful business allowed under the State of Florida or the United States of America.

ARTICLE IV: Authorized Stock. The corporation is authorized to issue 100 shares of common stock, par value \$1.00 each.

ARTICLE V: Initial Registered Office and Agent. The street address of the initial registered officer of the corporation is 3010 South Third Street, Jacksonville Beach, Florida 32250 with a mailing address of the same, and the name of the initial registered agent at that address of this corporation is John H. Latshaw, Jr., Esquire.

ARTICLE VI: Principal Place of Business. The principal place of business of this corporation shall be: 8610 Normandy Boulevard, Jacksonville, Florida 32221.

ARTICLE VII: Initial Board of Directors. This corporation shall have one director initially. The number of directors may be either increased or decreased from time to time by the Bylaws, but shall never be less than one. The name and address of the initial director of this corporation is:

Elsie Patricia Jagodnik
8610 Normandy Boulevard
Jacksonville, FL 32221

ARTICLE VIII: Incorporator. The name and address of the person signing these Articles is John H. Latshaw, Jr., 3010 South Third Street, Jacksonville Beach, Florida 32250.

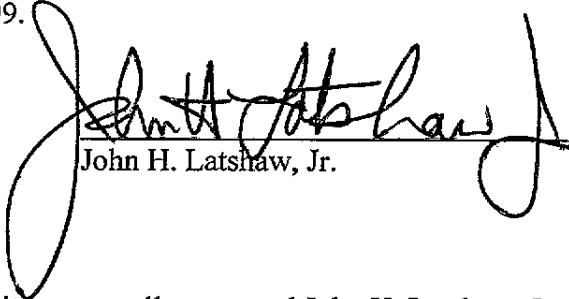
ARTICLE IX: Power to Amend. The power to adopt, alter, amend or repeal Bylaws shall be vested in the Board of Directors and the shareholders.

ARTICLE X: Corporate Reservations. The corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation or any amendment hereto, and any right conferred upon the shareholders is subject to this reservation.

ARTICLE XI: Preemptive rights. Each shareholder of this corporation shall have the first right to purchase shares (and securities convertible into shares) of any class, kind or series of stock in this corporation that may from time to time be issued (whether or not presently authorized), including shares from the treasury of this corporation, in the ratio that the number of shares he holds at the time issue bears to the total number of shares by any shareholder who does not exercise it and pay for the shares preempted within thirty (30) days of receipt of a notice in writing from the corporation, stating the price, terms and conditions of the issue of the shares inviting it to exercise its preemptive rights. This right may also be waived by affirmative written waiver submitted by the shareholder to the corporation within thirty (30) days of receipt of notice from the corporation.

ARTICLE XII: Indemnification. Directors and officers of this Corporation shall be indemnified to the fullest extent permitted by law.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 13th day of September, 1999.

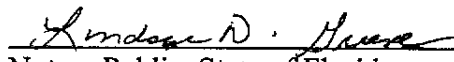

John H. Latshaw, Jr.

STATE OF FLORIDA
COUNTY OF DUVAL

BEFORE ME, the undersigned authority, personally appeared John H. Latshaw, Jr., to me personally known and known to me to be the person described in and who executed the foregoing Articles of Incorporation and acknowledged to me that he executed said Articles freely and voluntarily and for the purposes expressed therein.

WITNESS my hand and seal this 13th day of September, 1999.



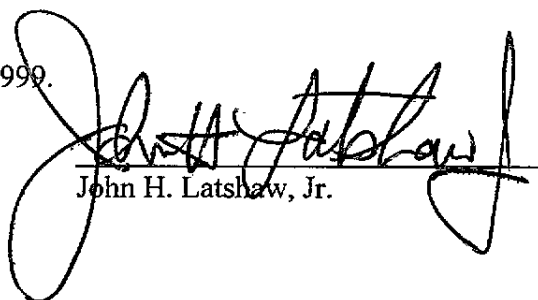

Notary Public, State of Florida

My Commission Expires:

FLORIDA MANUFACTURED HOMES LAND & LOTS, INC.

HAVING BEEN NAMED to accept service of process for ^ at the place designated in the Articles of Incorporation, I HEREBY AGREE TO ACT in this capacity and agree to comply with the provisions of all statutes relating to the property in complete performance of my duties.

DATED this 13th day of September, 1999.


John H. Latshaw, Jr.