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Trust House, Inc.

Financial & Investment Management

January 2, 2002

Division of Corporations
409 East Gaines Street
Tallahassee, FL 32399

8000004748908-5
-01/03/02--01040--010
*****78.75 *****78.75

To Whom It May Concern:

EFFECTIVE DATE

1-2-02

I am enclosing Not For Profit Articles of Incorporation for filing. My money order is enclosed for the filing fee of \$70.00 together with \$8.75 for a certified copy.

This corporation should be registered in the name of Christian Financial Management, Inc.,

Thank you for your attention to this matter.

Very truly yours,

Ray B. West
President

RBW/jas

02 JAN -3 AM 9:37

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

F. CHESSER JAN 7 2001

NOT FOR PROFIT ARTICLES OF INCORPORATION

The undersigned incorporator, for the purpose of forming a corporation under the Florida Not for Profit Corporation Act, hereby adopts the following Articles of Incorporation of such corporation:

EFFECTIVE DATE
1-1-02

ARTICLE I

The name of the corporation shall be:

CHRISTIAN FINANCIAL MANAGEMENT, Inc.

The principal place of business of this corporation shall be:

**2425 East Commercial Blvd., Suite 301
Fort Lauderdale, Florida 33308**

**FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA
02 JAN -3 AM 9:37**

ARTICLE II

The period of the duration of this corporation is perpetual unless dissolved according to law. The effective date of this corporation shall be:

January 2, 2002

ARTICLE III

The purpose for which this corporation is organized is to promote the financial and spiritual well-being of families and individuals in a manner that integrates the financial, spiritual, emotional and physical aspects of the person. Said corporation is organized exclusively for charitable, educational and religious purposes, including, for such purposes, the making of distributions to organizations under section 501 (c)(3) of the Internal Revenue Code, or the corresponding section of any future federal tax code.

ARTICLE IV

The qualifications for directors and members, and the manner of their election and/or admission, are provided for in the bylaws of the corporation.

ARTICLE V

The number constituting the initial Board of Directors of the corporation is three and the names and addresses of the persons who are to serve initially are:

**Ray B. West
c/o Trust House, Inc.
2425 E. Commercial Blvd, Ste. 301
Ft. Lauderdale, FL 33308**

**Robert E. West
c/o Trust House, Inc.
2425 E. Commercial Blvd, Ste. 301
Ft. Lauderdale, FL 33308**

**Patricia Arena
c/o Trust House, Inc.
2425 E. Commercial Blvd, Ste. 301
Ft. Lauderdale, FL 33308**

ARTICLE VI

This corporation is organized under a non-stock basis. No part of the net earnings of the corporation shall inure to the benefit of, or be distributable to its members, trustees, officers, or other private persons, except that the corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in Article III hereof. No substantial part of the activities of the corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the corporation shall not participate in, or intervene in any political campaign on behalf of or in opposition to any candidate for public office. Notwithstanding any other provision of these articles, the corporation shall not carry on any other activities not permitted to be carried on (a) by a corporation exempt from federal income tax under section 501 (c)(3) of the Internal Revenue Code, or the corresponding section of any future federal tax code, or (b) by a corporation, contributions to which are deductible under section 170 (c)(2) of the Internal Revenue Code, or the corresponding section of any future federal tax code.

ARTICLE VII

In the event of dissolution, the residual assets of the organization will be turned over to one or more organizations which themselves are exempt as organizations described in Section 501 (c)(3) and 170 (c)(2) of the Internal Revenue Code of 1954 or corresponding sections of any prior or future law, or the Federal, State, or Local Government for exclusive public purpose.

ARTICLE VIII

Pursuant to the provisions of the Florida Not for Profit Corporation Act, the name and Florida street address of the registered agent are:

**Ray B. West
c/o Trust House, Inc.
2425 E. Commercial Blvd, Ste. 301
Ft. Lauderdale, FL 33308**

ARTICLE IX

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

**Ray B. West
c/o Trust House, Inc.
2425 E. Commercial Blvd, Ste. 33308**

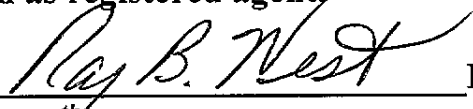
IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 27th of December, 2001.



Signature of Incorporator

**STATE OF FLORIDA
COUNTY OF BROWARD**

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.

SIGNATURE  Registered Agent
DATE: December 27th, 2001