

**Electronic Articles of Incorporation
For**

**N01000003800
FILED
May 17, 2001
Sec. Of State**

EQUITABLE MORTGAGE ASSOCIATES, INC.

The undersigned incorporator, for the purpose of forming a Florida not-for-profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

EQUITABLE MORTGAGE ASSOCIATES, INC.

Article II

The principal place of business address:

P.O. BOX 800652
AVENTURA, FL. US 33280

The mailing address of the corporation is:

P.O. BOX 800652
AVENTURA, FL. US 33280

Article III

The specific purpose for which this corporation is organized is:

TO PROVIDE HOMEOWNERSHIP COUNSELING SERVICES TO LOW-AND MODERATE-INCOME FAMILIES.

Article IV

The manner in which directors are elected or appointed is:

APPOINTED BY THE PRESIDENT

Article V

The name and Florida street address of the registered agent is:

DEIRDRE E HINTON CEO
19376 EAST COUNTRY CLUB DRIVE
AVENTURA, FL. US 33180

I certify that I am familiar with and accept the responsibilities of
registered agent.

Registered Agent Signature: DEIRDRE E. HINTON

Article VI

The name and address of the incorporator is:

DEIRDRE E. HINTON
19376 EAST COUNTRY CLUB DRIVE
AVENTURA, FL 33180

Incorporator Signature: DEIRDRE E. HINTON