Electronic Articles of Incorporation For

N01000004640 FILED June 06, 2001 Sec. Of State

JONES PROPERTY GROUP TRUST, INC.

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

Article I

The name of the corporation is:

JONES PROPERTY GROUP TRUST, INC.

Article II

The principal place of business address:

1345 NW 58 ST MIAMI, FL. 33147

The mailing address of the corporation is:

P.O. BOX 3951 MIAMI, FL. 33101

Article III

The specific purpose for which this corporation is organized is:

THE HUD HOMES PROGRAM NONPROFIT AGENCIES AS MOTGAGORS SECONDARY FINANCING

Article IV

The manner is which directors are elected or appointed is:

APPOINTED BY THE INCORPORATOR

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Article V

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

JEFFREY D JONES 1345 NW 58 ST MIAMI, FL. US 33147

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

Registered Agent Signature: JEFFREY D. JONES

Article VI

The name and address of the incorporator is:

JEFFREY D. JONES 1345 NW 58 ST MIAMI, FLORIDA 33147

Incorporator Signature: JEFFREY D. JONES