Division of Corporations Florida Secretary of State The Capitol Tallahassee, FL 32301

June 12, 2001

RE: Fresh Start Foundation Inc. Fresh Start Marketing Inc.

Dear Sir or Madam:

Please find enclosed the original and one copy of the Articles of Incorporation for the subject corporation, along with a check for the necessary fees. Please record and return the issued State Charter or other Certification to my attention. A certified copy is not required at this time.

Please return the documents to me at:

Rambo & Company 655-1 West Fulton Street Sanford, FL. 32771 (407) 330-0991

Should you require anything further, please feel free to contact me.

Yours Respectfully, RAMBO & COMPANY

Jennifer Donlon

Enc.

MO/ 3829



FLORIDA DEPARTMENT OF STATE

Katherine Harris Secretary of State

June 18, 2001

JENNIFER DONLON 655 - WEST FULTON ST. SANFORD, FL 32771

SUBJECT: FRESH START FOUNDATION INC.

Ref. Number: W01000013852

We have received your document for FRESH START FOUNDATION INC. and your check(s) totaling \$140.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6052.

Alan Crum Document Specialist New Filing Section

Letter Number: 101A00036943

ARTICLES OF INCORPORATION FOR A CORPORATION NOT FOR PROFIT

Pursuant to the provisions of sections 617.0202, Florida Statutes, the Undersigned Corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. NAME AND PRINCIPAL OFFICE:

FRESH START GRANTS INC. 293 CRYSTAL CIRCLE OVIEDO, FLORIDA 32765

2. PURPOSE

The corporation shall serve to provide home purchase assistance in the form of states to low income or other homebuyers who may be able to qualify for mortgage loans. The grants made shall be made in a manner consistent with the requirements of the laws of the State of Florida and of the Internal Revenue Service and shall not be based on any formula or criteria based on race, creed, color, disability or sexual orientation

3. MANNER OF ELECTION:

The officers shall be elected by a Board of Directors consisting of five persons whom shall be nominated to the Board of Directors from local government or community based organizations. The Directors shall serve terms of one, two, and three years and shall be staggered after the initial organizational meeting. The officers shall serve one-year terms unless reappointed by the Board of Directors.

4. INITIAL DIRECTORS:

The initial Directors of the corporation shall be:

John D. O'Neil, President and Chairman Phillip E. Hampton, Secretary and Director Michael LaBarr, Treasurer and Director

5. INITIAL REGISTERED AGENT AND INCORPORATOR

The initial registered agent and address for service shall be:

John O'Niel 293 Crystal Circle Oviedo, Florida 32765

6. **DISSOLUTION**

I accept duties of registered agent.

In the event of dissolution of the corporation, all remaining assets shall be distributed to other not for profit entities in accordance with the provisions in the current Internal Revenue Code at Section 501(C)(3), et al.

DONE THIS DATE, JODY 🚣 2001 IN SEMINOLE COUNTY, FLORIDA

BY:

INITIAL INCORPORATOR AND REGISTERED AGENT