

**Electronic Articles of Incorporation
For**

**N02000001498
FILED
March 01, 2002
Sec. Of State**

AMERICAN HOME OWNERS FOUNDATION, 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:

AMERICAN HOME OWNERS FOUNDATION, INC.

Article II

The principal place of business address:

455 ALT 19 S
2
PALM HARBOR, FL. 34683

The mailing address of the corporation is:

455 ALT 19 S
2
PALM HARBOR, FL. 34683

Article III

The specific purpose for which this corporation is organized is:

OPERATION OF HUD & OTHER APPROVED GIFT PROGRAMS, ASSISTING
FIRST TIME, DISABLED, SINGLE PARENT, SENIORS & OTHER
HOMEBUYERS, THAT THE CORPORATION DEEMS DESERVING BY
PROVIDING DOWN PAYMENT ASSISTANCE.

Article IV

The manner in which directors are elected or appointed is:

ANNUAL ELECTION BY BOARD OF DIRECTORS

Article V

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

TIM R SEWARD
455 ALT 19 S
2
PALM HARBOR, FL. 34683

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

Registered Agent Signature: TIM SEWARD

Article VI

The name and address of the incorporator is:

TIM SEWARD
455 ALT 19 S
2
PALM HARBOR, FL 34683

Incorporator Signature: TIM SEWARD

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
TIM R SEWARD
455 ALT 19 S 2
PALM HARBOR, FL. 34683