

NO2000004172

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May 24, 2002

Department of State
Division of Corporations
409 E. Gaines Street
Tallahassee, FL 32399

**Re: Articles of Incorporation of
UNITED HOME FUNDING, INC.
Florida Corporation**

800005662789--6
-05/31/02--01045--008
*****78.75 *****78.75

Dear Madam/Sir:

Enclosed herein please find the following:

1. An original and one copy of the Articles of Incorporation of United Home Funding, Inc.
2. Check #41841 in the amount of \$78.75 representing the filing fee for a Florida corporation and a certified copy of the Articles of Incorporation
3. Pre-addressed, stamped return envelope

Please return the certified copy of the Articles of Incorporation in the envelope enclosed. Should you have any questions, please do not hesitate to contact me.

Very truly yours,

SACHS, SAX & KLEIN, P.A.

Linda L. Snelling
Linda L. Snelling

LLS/gmv
Enclosures
cc: Robert Hylton

FILED
02 MAY 31 PM 4:16
SECRETARY OF STATE
TALLAHASSEE FLORIDA

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D. WHITE MAY 31 2002

ARTICLES OF INCORPORATION
OF
UNITED HOME FUNDING, INC.

FILED
02 MAY 31 PM 4: 16
SECRETARY OF STATE
TALLAHASSEE FLORIDA

The undersigned, acting as incorporator of UNITED HOME FUNDING, INC., under the Florida Not-For-Profit Corporation Act, Chapter 617 of the Florida Statutes, adopts the following Articles of Incorporation for the purpose of creating a corporation under the laws of the State of Florida.

ARTICLE I. NAME

The name of this Corporation shall be:

UNITED HOME FUNDING, INC. (the "Corporation").

ARTICLE II. COMMENCEMENT OF EXISTENCE AND TERM

This Corporation's existence shall begin on the date hereof. The Corporation shall have perpetual existence unless terminated sooner in accordance with the laws of the State of Florida, not to exceed fifty (50) years.

ARTICLE III. INCORPORATOR

The name and street address of the incorporator is as follows:

Robert Hylton
17437 Wildwood Road
Jupiter, Florida 33478

ARTICLE IV. PRINCIPAL OFFICE

The principal office and mailing address of the Corporation is 17437 Wildwood Road, Jupiter, Florida 33478.

ARTICLE V. PURPOSE

Corporation is organized exclusively for charitable, religious, educational, and scientific purposes, including, for such purposes, the making of distributions to organizations that qualify as exempt organizations under section 501(c)(3) of the Internal Revenue Code, or the corresponding section of any future federal tax code.

ARTICLE VI. DISTRIBUTION OF ASSETS

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 V 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 (including the publishing or distribution of statements) 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. BOARD OF DIRECTORS

The number of Directors of the Corporation may be increased or diminished from time to time in the manner provided by in the Bylaws but shall never be less than three (3) nor more than twenty five (25). The Board of Directors shall be elected in the manner stated in the bylaws.

ARTICLE VIII. MEMBERS

The Corporation may have members. The voting rights of the members shall be equal.

ARTICLE IX. DISTRIBUTION OF ASSETS UPON DISSOLUTION

Upon the dissolution of the Corporation, assets shall be distributed for one or more exempt purposes within the meaning of section 501(c)(3) of the Internal Revenue Code, or the corresponding section of any future federal tax code, or shall be distributed to the federal government, or to a state or local government, for a public purpose. Any such assets not so disposed of shall be disposed of by a Court of Competent Jurisdiction of the county in which the principal office of the Corporation is then located, exclusively for such purposes or to such organization or organizations, as said Court shall determine, which are organized and operated exclusively for such purposes.

ARTICLE X. INDEMNIFICATION

Every person who is or hereafter shall be a Director, Officer or Committee Member of the Corporation shall be indemnified by the Corporation to the fullest extent now or thereafter permitted by law.

ARTICLE XI. BYLAWS

The Bylaws of the Corporation shall be initially adopted by the initial Board of Directors. Thereafter, any article or section of the Bylaws may be adopted, amended or repealed pursuant to the terms of the Bylaws.

ARTICLE XII. AMENDMENTS TO ARTICLES OF INCORPORATION

An amendment to these Articles of Incorporation may be adopted at any regular or special meeting called for that purpose, of the Board of Directors by the affirmative vote of the majority of the Directors then in office.

ARTICLE XIII. INITIAL REGISTERED AGENT AND OFFICE

The name and address of the initial registered agent of this Corporation is Robert Hylton, 17437 Wildwood Road, Jupiter, FL 33478.

IN WITNESS WHEREOF, the undersigned has made, subscribed and acknowledged these Articles of Incorporation on this 17th day of May, 2002, for

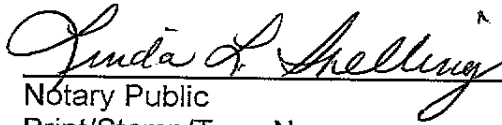
the purposes of forming this Not-For-Profit Corporation under the laws of the State of Florida.



Robert Hylton, Incorporator

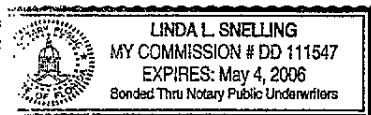
STATE OF FLORIDA)
) ss:
COUNTY OF PALM BEACH)

The foregoing instrument was acknowledged before me this 17th day of May, 2002, by Robert Hylton, who is personally known to me or has produced FLORIDA DRIVER'S as identification.
LICENSE



Notary Public
Print/Stamp/Type Name:

Commission Expires:
Commission Number:



FILED

02 MAY 31 PM 4: 16

**CERTIFICATE OF DESIGNATION OF
REGISTERD AGENT/REGISTERED OFFICE**

SECRETARY OF STATE
TALLAHASSEE FLORIDA

The name of the corporation is **UNITED HOME FUNDING, INC.**

The name and address of the registered agent and office is:

Robert Hylton
17437 Wildwood Road
Jupiter, Florida 33478

Having been named to accept service of process for UNITED HOME FUND, INC., at the place designated in the foregoing Articles of Incorporation, I hereby am familiar with and agree to act in this capacity and further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties as registered agent for said Corporation.

Dated this 16 day of May, 2002.



Robert Hylton, Registered Agent

M:\Linda Snelling\My Documents\Client Files\Williams, Betty\Articles of Incorporation.wpd