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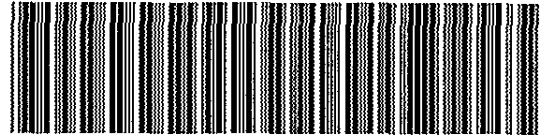
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SECRETARY OF STATE
TALLAHASSEE FLORIDA

SALOMON, KANNER, DAMIAN & RODRIGUEZ, P.A.

ATTORNEYS AT LAW
2550 BRICKELL BAYVIEW CENTRE
80 S.W. 8TH STREET
MIAMI, FLORIDA 33130

VINCENT E. DAMIAN, JR.

TELEPHONE (305) 379-1681
TELECOPY (305) 374-1719

October 21, 2002

Department of Statement
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

SUBJECT: UM NEIGHBORS HOMEOWNERS ASSOCIATION, INC., a Florida non-for-profit corporation

Dear Sir or Madam:

Enclosed is an original and one (1) copy of the articles of incorporation and a check for:

\$78.75
Filing Fee
& Certified Copy

Should you have any questions, please do not hesitate to contact me.

Yours very truly,



Vincent E. Damian, Jr.

VED/ley
Enclosure

ARTICLES OF INCORPORATION
OF
UM NEIGHBORS HOMEOWNERS ASSOCIATION, INC.,
a Florida non-for-profit corporation

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ARTICLE I

NAME: The name of the corporation shall be:

UM NEIGHBORS HOMEOWNERS ASSOCIATION, INC., a Florida non-for-profit corporation

ARTICLE II

PRINCIPAL OFFICE: The address of the principal office and the mailing address of the corporation is:

c/o Barbara Fronczak, 1521 Mataro Avenue, Coral Gables, FL 33146

ARTICLE III

PURPOSE: The purpose for which the corporation is organized is to promote the common interest of homeowners, residents, property owners in Coral Gables and surrounding area, adjacent to the University of Miami with respect to activities of the University, relations with the University, relations with the City of Coral Gables and other municipalities and government entities, and other areas of common interest to the members as is permitted under the laws of the United States and of the State of Florida.

ARTICLE IV

MEMBERSHIP: Membership shall be open to all persons who share the goals as set forth herein on such terms and conditions as may be set by the Board of Directors from time to time.

ARTICLE V

MANNER OF ELECTION: The manner in which the Directors are elected or appointed.

The Directors shall be elected each year by majority vote at the annual meeting of the members of the corporation.

ARTICLE VI

INITIAL DIRECTORS/OFFICERS: The names and addresses and titles.

Officers: Barbara Fronczak, President/Director
 1521 Mataro Avenue
 Coral Gables, FL 33146

 William H. Hartnett, Treasurer/Director
 4950 Campo Sano Court
 Coral Gables, FL 33146

 Ramon J. Luis, Secretary/Director
 4980 San Mararo Avenue
 Coral Gables, FL 33146

 Joanne Schaffer, Director
 2219 S.W. 59th Avenue
 Miami, FL 33155

 Maria C. Cruz, Director
 1447 Miller Road
 Coral Gables, FL 33146

ARTICLE VII

INITIAL REGISTERED AGENT: The name and address of the registered agent is:


Vincent E. Damian, Jr.
Salomon, Kanner, Damian, Jr.
80 S.W. 8th Street, Suite 2550
Miami, FL 33130

ARTICLE VIII


INCORPORATOR: The name and address of the Incorporator is:

Vincent E. Damian, Jr.
Salomon, Kanner, Damian, Jr.

ARTICLE IX


Vincent E. Damian, Jr.

Linda E. Yund
Name: Linda E. Yund
Notary Public, State of Florida
at Large
(SEAL)


 LINDA E. YUN
 MY COMMISSION # DD 138295
 EXPIRES: July 31, 2006
 Bonded Thru Notary Public Underwriters