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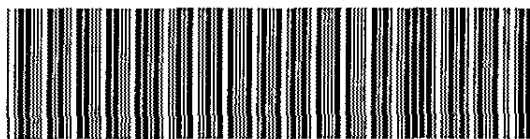
(Business Entity Name)

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03 FEB 21 AM 5:56

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

T. SMITH FEB 21 2003

MARC A. TENNEY, P.A.

ATTORNEY AT LAW

7011 Central Avenue, Suite B
St. Petersburg, Florida 33710

Tel. (727) 321-5370
Fax (727) 323-6044

February 17, 2003

Florida Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, FL 32314

In re: INCORPORATION OF RENAISSANCE HOUSING
& COMMUNITY DEVELOPMENT, INC.

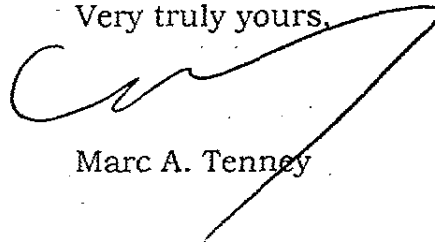
Dear Sir:

Enclosed please find original and one copy of ARTICLES OF INCORPORATION and CERTIFICATE OF ACCEPTANCE OF RESIDENT AGENT, along with a check in the amount of \$122.50 for the appropriate filing fee regarding the above styled corporation.

After examination, if the same meets with your approval, please file and return a certified copy of the ARTICLES OF INCORPORATION to the undersigned attorney.

Thank you for your cooperation and assistance in this matter.

Very truly yours,



Marc A. Tenney

MAT/pmf
Enclosures

Cc: James E. Martin, Sr.

ARTICLES OF INCORPORATION

OF

RENAISSANCE HOUSING & COMMUNITY DEVELOPMENT, INC.
In Compliance with Chapter 617, F.S. (Not for Profit)

03 FEB 21 AM 5:56
SECRETARY OF STATE
TALLAHASSEE FLORIDA

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The undersigned, for the purposes of forming a corporation not for profit under the Florida Corporation Act, hereby adopts the following Articles of Incorporation:

ARTICLE ONE: NAME

The name of the Corporation is: **RENAISSANCE HOUSING & COMMUNITY DEVELOPMENT, INC.**

ARTICLE TWO: PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be: 6630 22nd Way South, St. Petersburg, FL 33712.

ARTICLE THREE: PURPOSE

To educate and assist prospective home buyers in acquiring affordable housing. To make prospective home buyers aware of the opportunities that are available through state, federal and local governments and financial institutions.

ARTICLE FOUR: MANNER OF ELECTION

The method of election of Directors will be as set forth in the By-laws of the Corporation.

ARTICLE FIVE: INITIAL REGISTERED AGENT AND STREET ADDRESS

The street address of the Corporation's initial registered office is 7011 Central Avenue, Suite B, St. Petersburg, Pinellas County, Florida 33710, and the name of the Corporation's initial registered agent at that address is MARC A. TENNEY, ESQ.

ARTICLE SIX: INITIAL DIRECTORS/OFFICERS

The names and addresses are:

NAME	ADDRESS
JAMES L. LOVELL	302 Magnolia Drive Longwood FL 32779
JAMES E. MARTIN, SR.	6630 - 22 ND Way South St. Petersburg FL 33712
JAMES E. MARTIN, JR.	1831 Lakewood Drive South St. Petersburg FL 33712

The officers are listed on the following page.

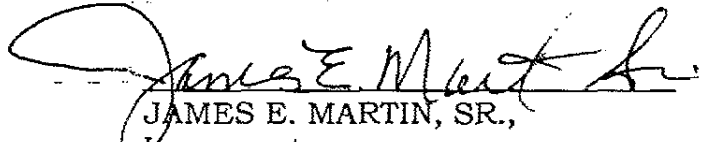
ARTICLE SEVEN: INCORPORATOR

The name and addresses of each Incorporator is as follows:

JAMES E. MARTIN, 6630 - 22nd Way So. St. Petersburg FL 33712

IN WITNESS WHEREOF, I have hereunto subscribed my name this

14 day of February, 2003.


JAMES E. MARTIN, SR.,
Incorporator

STATE OF FLORIDA)
COUNTY OF PINELLAS)

On this 14 day of February, 2003, before me, personally appeared JAMES E. MARTIN, SR., who has provided per. known for identification OR are personally known to me, and has acknowledged that he executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal on the date mentioned above.



Priscilla M. Foley
MY COMMISSION # DD162008 - EXPIRES
December 2, 2008
BONDED THRU TROY PAUL INSURANCE CO., LLC


NOTARY PUBLIC

**STATE OF FLORIDA
DEPARTMENT OF STATE**

Certificate Designating Place of Business of Domicile for the Service of
Process Within this State, Naming Agent Upon Whom Process may be Served
and Names and Addresses of the Officers and Directors.

The following is submitted, in compliance with Florida Statutes regarding
incorporation:

**RENAISSANCE HOUSING & COMMUNITY DEVELOPMENT, INC., a
nonprofit organization,** a Corporation organized (or organizing) under the
laws of the State of Florida, with its principal office at 7011 Central Avenue,
Suite B, St. Petersburg, FL 33710 has named MARC A. TENNEY, ESQ. as its
agent to accept service of process within this State.

OFFICERS:

JAMES L. LOVELL
302 Magnolia Drive
Longwood FL 32779

President/Treasurer

JAMES E. MARTIN, SR.
6630 - 22nd Way South
St. Petersburg FL 33712

Vice-President

JAMES E. MARTIN, JR.
1831 Lakewood Drive South
St. Petersburg, FL 33712

Secretary


JAMES E. MARTIN, SR.,
Incorporator

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

FILED

ACCEPTANCE:

I agree as Resident Agent to accept Service of Process, to keep the office
open during prescribed hours; to post my name (and any other officers of said
Corporation authorized to accept service of process at the above Florida
designated address) in some conspicuous place in the office as required by law.


MARC A. TENNEY, Res. Agent