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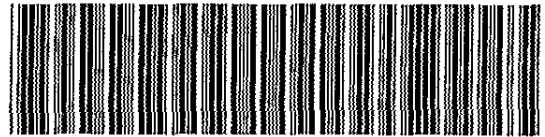
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**DONNELLY & RUSSO, P.A.**

ATTORNEYS AT LAW

3708 W. EUCLID AVENUE, TAMPA, FLORIDA 33629

SEAN V. DONNELLY\*  
JOSEPH C. RUSSO  
\*ALSO ADMITTED IN ILLINOIS

(813)832-9790 PHONE  
(813)832-9739 FAX

February 18, 2003

Secretary of State  
Division of Corporations  
PO Box 6327  
Tallahassee, Fl. 32314

Re: Filing of Articles of Incorporation for Homestart, Inc.

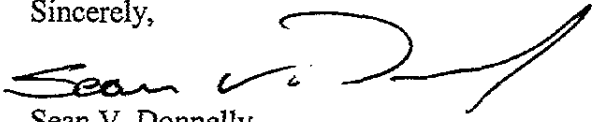
To Whom It May Concern:

Please find enclosed the Articles of Incorporation for referenced corporation, along with a check for \$78.75 for the filing fees.

Please file the Articles of Incorporation and provide our office with a certified copy of the Certificate of Good Standing in the stamped envelope provided.

Thank you for your attention to this matter. If you have any questions, please feel free to contact me.

Sincerely,

  
Sean V. Donnelly

**ARTICLES OF INCORPORATION  
OF  
HOMESTART, INC.**

THE UNDERSIGNED, being competent to contract, does subscribe to these Articles of Incorporation and acts as Incorporator for the purpose of forming a Not For Profit corporation in compliance with Chapter 617, F.S. (Not for Profit) under the laws of the State of Florida, and does hereby adopt the following Articles of Incorporation:

**ARTICLE I - NAME**

The name of the Corporation shall be: HOMESTART, INC.

**ARTICLE II - PRINCIPAL OFFICE**

The principal place of business and mailing address of this corporation shall be: 4812 W. Flamingo Road, Tampa, FL 33611

**ARTICLE III - PURPOSE**

The purpose for which the corporation is organized is: Non-pecuniary in nature, and is exclusively charitable within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1986. The specific purposes are to provide down payment assistance to home buyers and to participate in other housing activities.

**ARTICLE IV - MANNER OF ELECTION**

The Corporation shall have three (3) Directors initially. The number of Directors may be increased or diminished from time to time, by an amendment of the By-Laws when such amendment is adopted by the members, but shall never be less than three (3). The Initial Directors shall hold office for the first year of existence of the Corporation or until successors are elected.

**ARTICLE V - INITIAL DIRECTORS/OFFICERS**

The name and street address of the Initial Officers are:

Matthew J. Donnelly (P,T,S)  
4812 W. Flamingo Road  
Tampa, FL 33611

**ARTICLE VI - INITIAL REGISTERED AGENT AND STREET ADDRESS**

The name and street address of the initial Registered Agent are:

Sean V. Donnelly, Esq..  
3708 W. Euclid Avenue  
Tampa, FL 33629

**ARTICLE VII - INCORPORATOR**

This name and street address of the Incorporator are:

Matthew J. Donnelly  
4812 W. Flamingo Road  
Tampa, FL 33611

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal, acknowledged and filed the foregoing Articles of Incorporation under the laws of the State of Florida, this 18<sup>th</sup> day of February, 2003.

  
Matthew J. Donnelly

STATE OF FLORIDA                    )  
COUNTY OF HILLSBOROUGH        )

I HEREBY CERTIFY, that on this day, before me, a notary public duly authorized in the State and County above named to take acknowledgments, personally appeared Matthew J. Donnelly, known to me, and who did take an oath, to be the person whose name is subscribed to the above instrument and who executed the foregoing Articles of Incorporation, and he acknowledged before me that he voluntarily executed these Articles of Incorporation for the uses and purposes herein contained.

WITNESS my hand and official seal in the County and State above named, this 18<sup>th</sup> day of February, 2003.



Vikki L. Brown  
MY COMMISSION # DD146671 EXPIRES  
September 22, 2006  
BONDED THRU TROY FAIR INSURANCE, INC.

  
Notary Public

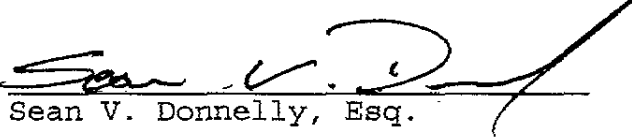
My Commission Expires:

**ACCEPTANCE OF REGISTERED AGENT**

Pursuant to Florida Statute 48.091 and Article VII of these Articles of Incorporation, the Undersigned Registered Agent does hereby accept the duties as Registered Agent and designates as his location for service of process as:

Sean V. Donnelly, Esq.  
3708 W. Euclid Avenue  
Tampa, FL 33629

The undersigned shall serve as Registered Agent until otherwise removed or he shall resign pursuant to the laws of the State of Florida.

  
Sean V. Donnelly, Esq.