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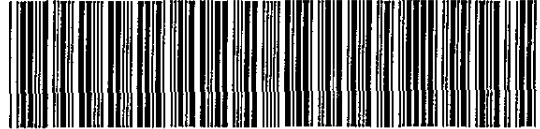
(Business Entity Name)

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SECRETARY OF STATE
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TRANSMITTAL LETTER

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

SUBJECT: Bay Community Investments, Inc.
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

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

☐ \$70.00
Filing Fee

☒ \$78.75
Filing Fee &
Certificate of
Status

☐ \$78.75
Filing Fee
& Certified Copy

☐ \$87.50
Filing Fee,
Certified Copy
& Certificate

ADDITIONAL COPY REQUIRED

FROM: Ronnie H. Adams
Name (Printed or typed)

539 Harmon Ave.
Address

Panama City, Fl 32401
City, State & Zip

850-872-3229
Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION
OF
BAY COMMUNITY INVESTMENTS, INC.

The undersigned, acting as Incorporator of a Corporation pursuant to Chapter 617, adopts the following Articles of Incorporation for such corporation:

ARTICLE I
NAME

The name of the non-profit corporation is:

BAY COMMUNITY INVESTMENTS, INC.

The principal place of business shall be:

539 Harmon Ave.
Panama City, Florida 32401

ARTICLE II
CORPORATE DURATION

The duration of the corporation shall be perpetual unless dissolved according to law.

ARTICLE III
PURPOSES

1. The Corporation is organized exclusively for charitable and educational purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code (or the corresponding portions of any future United States Internal Revenue Law), including to the extent permitted by said Section 501(c)(3), the redevelopment, promotion, up-grading, and rehabilitation of the cultural, historical, social and economic aspects of Bay County, Florida, and its environs to provide decent housing that is affordable.

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 distributing of statements) any political campaign on behalf of any candidate for public office.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

This Corporation is and shall remain a Corporation not for profit. The Corporation shall not have nor issue shares of stock. No dividends shall be paid, and no part of the net earnings of the Corporation shall inure to the benefit of its members, directors or officers, or to the benefit of any private shareholder or individual.

2. To transact any other lawful business for which corporations may be incorporated under the Florida General Corporation Act or engage in any other trade or business which can, in the opinion of the board of directors of the corporation, be advantageously carried on in connection with or auxiliary to the foregoing business.

3. To do such other things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.

ARTICLE IV MEMBERS

Any person interested in furthering the purposes of the Corporation may become a member upon signing and delivering to the Secretary of the Corporation a membership application form and meeting such uniform conditions as may be prescribed by the Board of Directors.

ARTICLE V CAPITALIZATION

The corporation is organized under a non-stock basis.

ARTICLE VI REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is 539 Harmon Ave, Panama City, FL 32401, and the name of it's initial registered agent at such address is Ronnie H. Adams

ARTICLE VII MANAGEMENT

The business, property and affairs of the Corporation are to be managed by a Board of Directors, and officers of which are to be a President, a Vice-President, a Secretary, a Treasurer, and such other officers as may be provided by the By-Laws or as may from time to time be elected or appointed. The aforementioned officers shall be elected each year by the Board of Directors at its annual meeting.

**ARTICLE VIII
DIRECTORS**

The name and addresses of the initial board of directors, until their successors are elected, are:

<u>NAME</u>	<u>ADDRESS</u>
DAVID GLOVER	530 New York Avenue, Lynn Haven, FL 32444
IRMA BURDEN	236 Scooter Dr, Panama City, FL 32408
GEORGE SMITH	212B Sudduth Place, Panama City, FL 32404
RONNIE ADAMS	601 David Avenue, Springfield, FL
CLINTON MAYO	2916 Fairmont Drive, Panama City, FL 32405

**ARTICLE IX
CORPORATE OFFICERS AND DIRECTORS**

The general officers and directors and the numbers thereof and their respective duties shall be as defined in the bylaws.

**ARTICLE X
ELECTION OF OFFICERS AND DIRECTORS**

The officers and directors shall be elected as defined in the bylaws.

**ARTICLE XI
DISSOLUTION**

In the event of dissolution, the residual assets of the organization will be turned over to one or more organizations which themselves are exempt as organizations described in the Sections 501(c)(3) and 170(c)(2) of the Internal Revenue Code of 1954 or corresponding sections of any prior or future law, or to the Federal, State, or Local Government for exclusive public purpose.

ARTICLE XII
BYLAWS

Provisions for the regulation of the internal affairs of the corporation are governed by the bylaws which shall be adopted by a majority of directors.

ARTICLE XIII
AMENDMENT

This corporation reserves the right to amend or repeal any provisions contained in the By-Laws, Articles of Incorporation and any amendment thereto, and any right conferred upon the membership is subject to this reservation.

ARTICLE XIV
INCORPORATOR

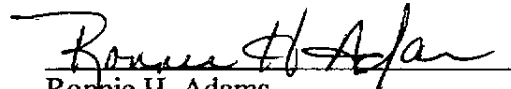
The name and address of the incorporator is:

Ronnie H. Adams

539 Harmon Ave,
Panama City, Florida, 32401

EXECUTION CLAUSE AND SIGNATURES

In witness where, for the purpose of forming this corporation under the laws of the State of Florida, I, the undersigned, constituting the incorporator of this corporation have executed these Articles of Incorporation this 11th day of November, 2002.

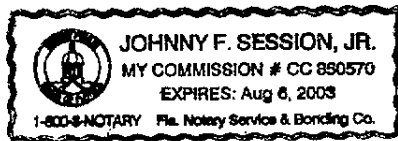

Ronnie H. Adams


ACKNOWLEDGMENT

STATE OF FLORIDA
COUNTY OF BAY

I hereby certify that on this day before me, and officer duly authorized in the above-mentioned state and county to take acknowledgment, personally appeared Ronnie H. Adams and to me to be the person described in and who executed the foregoing instrument and acknowledged before me that they executed the same.

Witness my hand and official seal in the above-mentioned county and state this 11th day of November, 2002.




Notary Public
My Commission Expires: August 6, 2003

This Instrument Prepared By:
Ronnie H. Adams
539 Harmon Ave
Panama City, FL 3401
(850)763-2967

DESIGNATION AND ACCEPTANCE
OF REGISTERED AGENT

IN COMPLIANCE WITH SECTION 607.325, FLORIDA STATUTES, THE FOLLOWING IS
SUBMITTED

FIRST THAT BAY COMMUNITY INVESTMENTS, INC
(NAME OF CORPORATION)

WITH ITS PLACE OF BUSINESS AT 539 Harmon Ave, Panama City, FL 32401 HAS NAMED

Ronnie H. Adams

LOCATED AT

539 Harmon Ave, Panama City, FL 32401

CITY OF PANAMA CITY, STATE OF FLORIDA, AS ITS AGENT TO ACCEPT SERVICE OF
PROCESS WITHIN FLORIDA.

SIGNATURE

Ronnie H. Adams
(Corporate Officer)

TITLE

President

DATE

11-20-02

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED
CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE
TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE
PROVISION OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE
PERFORMANCE OF MY DUTIES, AND I ACCEPT THE DUTIES AND OBLIGATIONS OF
SECTION 607.325 FLORIDA STATUTES.

SIGNATURE

Ronnie H. Adams

DATE

11-20-02

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA