Electronic Articles of Incorporation For

N03000005124 FILED June 16, 2003 Sec. Of State

FLORIDA HOMEOWNERSHIP RESEARCH INSTITUTE, CORP.

The undersigned incorporator, for the purpose of forming a Florida not-for-profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

FLORIDA HOMEOWNERSHIP RESEARCH INSTITUTE, CORP.

Article II

The principal place of business address:

2881 W LAKE VISTA CIRCLE DAVIE, FL. 33328

The mailing address of the corporation is:

2881 W LAKE VISTA CIRCLE DAVIE, FL. 33328

Article III

The specific purpose for which this corporation is organized is:

NON-PROFIT RESEARCH ON AFFORDABLE HOUSING EXCLUSIVELY WITHIN THE MEANING OF 501(C)(03)

Article IV

The manner is which directors are elected or appointed is: VOTE

Article V

The name and Florida street address of the registered agent is:

GARY ROSEN PH.D. 2881 W LAKE VISTA CIRCLE DAVIE, FL. 33328 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: GARY ROSEN

Article VI

The name and address of the incorporator is:

GARY ROSEN 2881 W LAKE VISTA BL DAVIE, FL 33328

Incorporator Signature: GARY ROSEN

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P GARY ROSEN PH.D. 2881 W LAKE VISTA CIRCLE DAVIE, FL. 33328

Article VIII

The effective date for this corporation shall be:

06/15/2003