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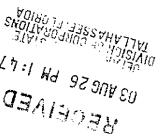
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SECRETARY OF STATE
ALLASSEF, FLORIDA



(2/3e/03)

TRANSMITTAL LETTER

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

SUBJECT: Hardee County Community Development Financial Institution, 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 **□**\$122,50

Filing Fee & Certified Copy \$131.25

Filing Fee, Certified Copy

& Certificate

ADDITIONAL COPY REQUIRED

FROM: Teresa Radford

Name (Printed or typed)

3158 Golden Rock Road

Address

Orlando, FL 32818

City, State & Zip

(407) 296-9505 Daytime Telephone number

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

ARTICLE OF INCORPORATION

The undersigned, for the purpose of forming a corporation under the Florida Not for Profit Corporation Act, hereby adopt (s) the following Article if Incorporation:

ARTICLE I - NAME
The name of the corporation shall be:
Hardee County Community Development Financial Institution
The principal place of business and mailing address of this corporation shalf be: 3158 Golden Rock Road Orlando, FL 32818
ARTICLE III - PURPOSE (S)
Fo provide financial assistance and support to low income, distress, upderserved people and their communities for social and economical development as a Community Development Financial Entity in order to help and assist these poverty stricken communities to build self-esteem that will empower God's people to become self-sufficient and instill in them self-dignity, self motivation and self-worth in each target area.
ARTICLE IV - MANNER OF ELECTION OF DIRECTORS
On an annual basis by way of secret ballot as directed by the board.
ARTICLE V - INITIAL REGISTERED AGENT AND STREET ADDRESS
The name and Florida street address of the initial registered agent are: Teresa Radford 3158 Golden Rock Road Orlando, FL 32818

ARTICLE VI - INCORPORATOR

The name and address of the Incorporator to these Articles of Incorporation are:
Teresa Radford
2152 Coldan Book Book Collando El 32818

3158 Golden Rock Road, Orlando, FL 32818

8.7.03

PRESIDENT - INCORPORATOR

DATE

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

More S. Padford 8.7.03
REGISTERING AGENT DATE