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L & W BUSINESS & MORTGAGE
CONSULTANT SERVICES,
INDEPENDENT AGENTS OF EQUITYCORP.

991 Rock Island Place ~ Pensacola, Florida 32503
Office 850-434-1996 ~ Fax 850-434-1725 E-mail: BusMgt4you@aol.com

October 29, 2003

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

Attn: Processing Center

Re: The Elite Women of Zion Community Development, Inc.
Filing of Article of Incorporation

In regards to the above captioned, please find enclosed the original and two (2) copies of the foregoing mentioned documents to be filed according with the State of Florida Division of Corporation please return a certified sealed copies of the enclosed.


In addition, please find attached ^{Cashier} Check Number 225750⁸³⁵ in the amount of \$87.50 for the filing fees and certified sealed copy payable to the Division of Corporation.

We ask that you please process the enclosed documents accordingly and forward the certified sealed copies to the following entity in the enclosed Prepaid Self address envelope:

The Elite Women of Zion Community Development, Inc.,
C/O Doris Young, President, 997 Rock Island Place, Pensacola, Florida 32503

Truly, we hope you will find the enclosed documents to be in order. If there are any questions, please feel free to contact me immediately at (850) 434-1996. Thanking you in advance, we remain

Sincerely,


Sandy M. Millhonder
Office Manager

cc: Doris Y. Young, President



FLORIDA DEPARTMENT OF STATE
Glenda E. Hood
Secretary of State

November 21, 2003

THE ELITE WOMEN OF ZION COMMUNITY DEVELOPMENT, INC.
C/O DORIS YOUNG
997 ROCK ISLAND PLACE
PENSACOLA, FL 32503

SUBJECT: THE ELITE WOMEN OF ZION COMMUNITY DEVELOPMENT, INC.
Ref. Number: W03000035148

We have received your document for THE ELITE WOMEN OF ZION COMMUNITY DEVELOPMENT, INC. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The person designated as registered agent in the document and the person signing as registered agent must be the same.

An effective date may be added to the Articles of Incorporation if a 2004 date is needed, otherwise the date of receipt will be the file date. A separate article must be added to the Articles of Incorporation for the effective date.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6884.

Shawn Logan
Document Specialist
New Filings Section

Letter Number: 403A00063448

**THE ELITE WOMEN OF ZION
COMMUNITY DEVELOPMENT, INC.
997 ROCK ISLAND PLACE
PENSACOLA, FLORIDA 32503
(850) 433-1548**

FILED
03 DEC 12 PM 3:10
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
A Florida Nonprofit Incorporation**

The Undersigned, majorities of whom are citizens of the United States,
desiring to form a Non-Profit Public Benefit Corporation under the Non-
Profit Corporation Public Benefit Law of the State of Florida,
do hereby certify:

**ARTICLE I - Name of Corporation THE ELITE WOMEN OF ZION
COMMUNITY DEVELOPMENT, INC.**

The name of the Corporation shall be as follows: **THE ELITE WOMEN
OF ZION COMMUNITY DEVELOPMENT, INC.**

ARTICLE II - Location of Principal Office

The place in this state where the principal office of the Incorporation shall be
located 997 Rock Island Place, Pensacola, Escambia County, Florida 32503.

ARTICLE III - Purpose

This Corporation, **THE ELITE WOMEN OF ZION COMMUNITY
DEVELOPMENT, INC.**, is a Non-Profit Public Benefit and is not
organized for the private gain of any person. The Corporation is organized
under the Non-Profit Public Benefit Corporation Law, which is organized
exclusively for Charitable, Religious, and Educational purposes, to aid the
poor, indigent, and disadvantaged individuals and families towards a life of
self-sufficiency. The programs will consist of but shall not be limited to:
Youth at Risk Programs, Literacy Programs, Substance Abuse, Awareness,
and Prevention Program, Teenage Pregnancy Prevention & Awareness
Program, Homework Tutoring Programs, AIDS Prevention and Awareness
Programs, Elderly Care, Job Training, Job Placement, Employment

Assistance, Ministerial Counseling, Low Income Housing, Land and Building Acquisition, Temporary Shelter Assistance.

In addition, **THE ELITE WOMEN OF ZION COMMUNITY DEVELOPMENT, INC.**, hereby agrees to adopt the following by an unanimous vote to include the following statement in regards to Land and Building Acquisitions to be include, but is not limited to low-cost Affordable Housing for the Low Income to Low to Moderate Income Individuals for Affordable Housing, Land, Building and Structures for the varies Programs if the need for such acquisitions are required, for the implementation of these Programs by this Corporation.

Land and Building Acquisitions

- A. To expand opportunities available to said residents and groups to obtain adequate, low-cost housing accommodations by constructing, rehabilitating, and providing decent, safe and sanitary housing and/or facilities for persons and families of very low income, low-income to moderate income who otherwise would not be able to find or afford a suitable place to live. It is the purpose of the Corporation thereby to relieve the poor, distressed, underprivileged and indigent by enabling them to secure the basic human needs of decent shelter and to this lessen the burden of government and promote the social welfare. To provide such housing through land acquisition, production of affordable housing, rehabilitation of existing substandard building and construction of new facilities in the place of blighted structures or blighted vacant sites for the purpose of combating the deterioration of the community and contributing to it's physical improvement and other programs to aid those in need including for such purposes, the making of distribution to organizations that qualify as exempt organization under section 501(c)(3) of the Internal Revenue Code, or the corresponding section of any future federal tax code.

ARTICLE IV - Duration of Corporation

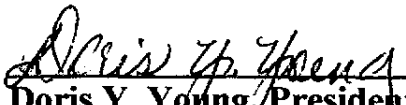
The term of existence of this Corporation is perpetual.


ARTICLE V – Classes of Members

This Corporation shall have No Members.

ARTICLE VI – Registered Office and Agent

The address of the initial Register Office of the Corporation is located at 997 Rock Island Place, Pensacola, Florida 32503. The name of the initial Register Agent of the Corporation is Carolyn Bragg. I, Carolyn Bragg, hereby accept the responsibility of being the Registered Agent of Records for **THE ELITE WOMEN OF ZION COMMUNITY DEVELOPMENT, INC.**, of Pensacola, Escambia County, Florida.


Doris Y. Young, President
I hereby accept the following
individual as Registered Agent


Carolyn Bragg
Register Agent
997 Rock Island Place
Pensacola, Florida 32503

ARTICLE VII – Election of Board of Directors

There shall be at least Five (5) and not more than seven (7) members of the Board of Directors. The existing Board of Directors shall elect or appoint any members of this Board by a two-third major vote, and The Board of Directors shall appoint any and all Directors.

ARTICLE VIII – Change in Number of Board of Directors

A change in the number of Board of Directors of the Corporation shall be made only by Amendment to these Articles of Incorporation.

ARTICLE IX

The Names and addresses of the persons that are the initial Board of Directors of this Corporation are as follows:

- 1. Doris Y. Young, President**
8346 Sunny Lane
Pensacola, Florida 32514

- 2. Carolyn Bragg, Vice-President**
817 Wisteria Lane
Foley, Alabama 365353
- 3. Katherine Miller, Treasurer**
288 E. Olive Road, 13-3
Pensacola, Florida 32514
- 4. Juanita L. Young, Secretary**
8346 Sunny Acres Lane
Pensacola, Florida 32514
- 5. Carla Young, Director**
7801 Irving Avenue
Pensacola, Florida 32534
- 6. Ruth Williams, Director**
8342 Sunny Acres Lane
Pensacola, Florida 32514
- 6. Samuel Henry, Director**
706 Vendee Lane
Pensacola, Florida 32505

ARTICLE X - No Benefit to Private Persons or Political Activity

No part of the net earnings of the Corporation shall inure to the benefit of, or be distributable to its members, trustees, directors, officers, or other private persons, except that the Corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in Article III hereof. 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 distribution of statements) any political campaign on behalf of or in opposition to any candidate for public office. Notwithstanding any other provision of these Articles of Corporation shall not carry on any other activities not permitted to be carried on (a) by a Corporation exempt from federal income tax under section 501(c)(3) of the Internal Revenue Code, or

the corresponding section of any future federal tax code. "Notwithstanding any other provision of these Articles, this Corporation shall not, except to an insubstantial degree engage in an activities or exercise any powers that are not in furtherance of the purposes of the Corporation or by a Corporation contributions to which are deductible under Section 170(c)(2) of the Internal Revenue Code."

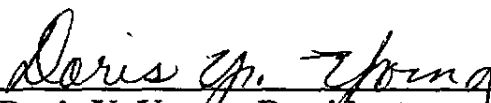
ARTICLE XI – Internal Affairs

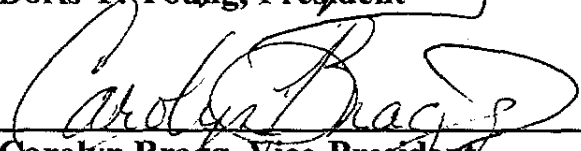
The Internal Affairs of the Corporation shall be governed in accordance with the By-laws of this Corporation.

ARTICLE XII – Dissolution of Corporation

Upon the dissolution of the Corporation, its assets remaining after payment, or provision for payment, of all debts and liabilities of this Corporation shall be distributed for one or more exempt purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code or shall be distributed to the designated successor exclusively for the purposes of the Corporation in which it was organized, or to such organization or organizations organized and operated exclusively for charitable, educational, religious purposes as shall qualify as an exempt Corporation under Section 501(c)(3) of the Internal Revenue Code, or the corresponding section of any future federal tax code.

IN WITNESS WHEREOF, we have hereunto subscribed our names this 31st day of October, 2003. Stating that we members of the Board of Directors have read, approved, and adopted these Articles of Incorporation.


Doris Y. Young, President


Carolyn Bragg, Vice-President

Katherine Miller
Katherine Miller, Treasurer

Juanita L. Young
Juanita L. Young, Secretary

Carla Young
Carla Young, Director

Ruth Williams
Ruth Williams, Director

Samuel Henry
Samuel Henry, Director

FILED
03 DEC 12 PM 3:10
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

STATE OF FLORIDA

COUNTY OF ESCAMBIA

I, Cassandra M. Millender, a Notary Public, hereby certify the above individuals, whose names are signed to the foregoing are Members of the Board of Directors and said members have read, approved, and adopted these Articles of Incorporation which were executed on this 31st day of October, 2003.

Given under my hand and seal this 31st day of October, 2003.



Cassandra M. Millender
Florida Notary No. DC252168
Commission Expires 9/21/2007

Cassandra M. Millender
NOTARY PUBLIC