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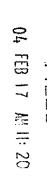
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TRANSMITTAL LETTER

Department of State Division of Corporations 409 E. Gaines St. Tallahassee, Florida 32399 850-488-9000

SUBJECT:

BROWARD COUNTY FORECLOSURE SERVICE INC.

(Proposed Corporate Name)

Enclosed is an original and one (1) copy of the Articles of Incorporation and a check for \$87.50 for the filing fee, a Certified Copy and a Certificate of Status.

ADDITIONAL COPY REQUIRED

FROM:

Robin Sing-Cunningham

Name Printed

2608 NE 34th St. Address

Fort Lauderdale, Florida 33306 City, State, Zip Code

> 954-566-5066 Day Time Phone

ARTICLES OF INCORPORATION OF BROWARD COUNTY FORECLOSURE SERVICE INC.

The undersigned subscriber to these Articles of Incorporation is a natural person competent to contract and hereby form a Not-for-Profit Corporation under Chapter 617 of the Florida Statutes.

ARTICLE ONE: NAME

The name of this corporation is:

BROWARD COUNTY FORECLOSURE SERVICE INC. (hereinafter, "Corporation")

ARTICLE TWO: PURPOSE OF CORPORATION

The purpose of this Corporation is to engage in any lawful business, act or activity for which a corporation is permitted to engage in under the Laws of the State of Florida and the United States. Additionally the purpose is extended to specifically include providing counseling and support services for those individuals facing foreclosure and to assist them to find affordable housing if they are forced to vacate their homes. The Corporation will also provide for a faith-based program to facilitate educational, financial, constructional and rehabilitative informative assistance to assist transitional homeowners in times of distress.

The purposes for which the organization is organized are exclusively religious, charitable, scientific, literary, and educational within the meaning of section 501 (c) (3) of the Internal Revenue Code of 1986 or the corresponding provision of any future United States Internal Revenue law.

Notwithstanding any other provision of these articles, this organization shall not carry on any activities not permitted to be carried on by an organization exempt from Federal income tax under section 501 (c) (3) of the Internal Revenue Code of 1986 or the corresponding provision of any future United States Internal Revenue law.

No part of the net earnings of the corporation shall inure to the benefit of, or be distributed to, its members, 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 distribution in furtherance of the purposes set forth in Article Three hereof.

No part of the activities of the corporation shall consist of carrying on of propaganda, or otherwise attempting to intervene in (including the publishing or distribution of statements) any of these articles, the 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 of 1954 (or corresponding provision of any future United States Internal Revenue Law) or (b) by a corporation, contributions to which are deductible under Section 170(c)(2) of the Internal Revenue Code of 1954 (or the corresponding provision of any future United States Internal Revenue Law.)

Upon the dissolution of the corporation, assets shall be distributed for one or more exempt purposes within the meaning of section 501 (c) (3) of the Internal Revenue Code, or corresponding section of any future federal tax code, or shall be distributed to the

federal government, or to a state or local government, for a public purpose. Any such assets not so disposed of shall be disposed of by the Court of Common Pleas of the county in which the principal office of the corporation is then located, exclusively for such purposes or to such organization or organizations, as said Court shall determine, which are organized and operated exclusively for such purposes.

ARTICLE THREE: PRINCIPAL OFFICE

The Corporation mailing address and principal office address are the same and shall be 2608 NE 34th St. Fort Lauderdale, Florida 33306.

ARTICLE FOUR: INCORPORATOR

The name and street address of the incorporator of the Corporation is:

Robin Sing- Cunningham 2608 NE 34th St. Fort Lauderdale, Florida 33306

ARTICLE FIVE: DIRECTORS

The Directors shall be elected by a majority vote of the Members of this Corporation. the Directors of the Corporation shall be:

Robin Sing-Cunningham Barry Johnson B.H. Cunningham Jr.

whose addresses shall be the same as the principal office of the Corporation.

ARTICLE SEVEN: CAPITAL STOCK

This Corporation shall have no capital stock and shall be composed of members rather than shareholders.

ARTICLE EIGHT: QUALIFICATIONS OF MEMBERSHIP

The categories of membership, qualifications for membership and the manner of admission shall be as set forth in and regulated by the By Laws of the Corporation.

ARTICLE NINE: POWERS OF CORPORATION

The Corporation shall have the same powers as an individual to do all things necessary or convenient to carry out its business and affairs subject to any limitations or restrictions imposed by applicable law or these Articles of Incorporation.

ARTICLE TEN- TERM OF EXISTENCE

This Corporation shall have perpetual existence.

ARTICLE ELEVEN: VOTING RIGHTS

Members of the Corporation will have such voting rights as are provided in the By Laws of the Corporation.

ARTICLE TWELVE: REGISTERED OFFICE AND REGISTERED AGENT

The initial address of the registered office of this Corporation is 2608 NE 34th St. Fort Lauderdale, Florida 33306. The name and address of the initial registered agent of this Corporation is **Robin Sing-Cunningham** 2608 NE 34th St. Fort Lauderdale, Florida 33306

ARTICLE THIRTEEN: BYLAWS

The Board of Director(s) of the Corporation shall have power to make, alter, amend or repeal the Bylaws of the Corporation, but the affirmative vote of a number of Directors equal to a majority of the number who would constitute a full Board of Director(s) at the time of such action shall be necessary to take any action for the making, alteration, amendment or repeal of the Bylaws.

ARTICLE FOURTEEN: EFFECTIVE DATE

These Articles of Incorporation shall be effective immediately upon approval of the Secretary of State, State of Florida.

ARTICLE FIFTEEN: AMENDMENT

The Corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation, or In any amendment hereto, or to add any provision to these Articles of Incorporation or to any amendment hereto, in any manner now or hereafter prescribed or permitted by the provisions of any applicable statute of the State of Florida. Every amendment shall be approved by the Board of Directors, proposed by them to the Members, and approved at a members meeting by a majority of the Members, unless all the Directors and all the members sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

ARTICLE SIXTEEN: LIABILITIES FOR DEBTS

Neither the members nor the members of the Board of Directors or the Officers of the Corporation shall be liable for the debts of the Corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, acknowledged and filed the foregoing Articles of Incorporation under the laws of the State of Florida,

Dated: Monday, February 16, 2004

Robin Sing-Cunningham, Incorporator

ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN ARTICLES OF INCORPORATION

I acknowledge that I am familiar with and accept herewith the obligations of the position of Registered Agent under the applicable provisions of the Florida Statutes. My office is the same as that of the registered office in the above and foregoing Articles of Incorporation.

Robin Sing-Cunningham

Date: Monday, February 16, 2004

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