Electronic Articles of Incorporation For

N04000009806 FILED October 18, 2004 Sec. Of State nculligan

FOUNDATION FOR HOME OWNERSHIP, INC.

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

Article I

The name of the corporation is:

FOUNDATION FOR HOME OWNERSHIP, INC.

Article II

The principal place of business address:

950 N FEDERAL HWY. SUITE 111 POMPANO BEACH, FL. 33062

The mailing address of the corporation is:

950 N FEDERAL HWY. SUITE 111 POMPANO BEACH, FL. 33062

Article III

The specific purpose for which this corporation is organized is:

TO EDUCATE & ASSIST RENTERS IN HAVING THEIR RENT, UTILITY, & OTHER RECURRING BILL PAYMENTS, VERIFIED AND RECORDED IN A NATIONAL CREDIT BUREAU'S DATA NETWORK. ALSO, HELP THEM IMPROVE THEIR CREDIT-WORTHINESS TO QUALIFY FOR HOME OWNERSHIP.

Article IV

The manner is which directors are elected or appointed is:

STATED IN BYLAWS

Article V

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

GREGORY A BURNEY 4480 NW 16 AVE OAKLAND PARK, FL. 33309 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: GREGORY A BURNEY

Article VI

The name and address of the incorporator is:

KEVIN HADDON-HARRIS 854 AZALEA ST. BOCA RATON FLORIDA 33486

Incorporator Signature: KEVIN HADDON-HARRIS

Article VII

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

Title: P GREGORY A BURNEY 4480 NW 16 AVE OAKLAND PARK, FL. 33309

Title: VP JOSEPH KLEIN 2750 NE 183 ST AVENTURA, FL. 33160

Title: SEC JOSEPH KLEIN 2750 NE 183 ST AVENTURA, FL. 33160