

**Electronic Articles of Incorporation
For**

N05000011062
FILED
October 28, 2005
Sec. Of State
dwhite

INDIAN RIVER HOUSING TRUST, INC.

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:

INDIAN RIVER HOUSING TRUST, INC.

Article II

The principal place of business address:

2044 14TH AVENUE
SUITE 24
VERO BEACH, FL. US 32960

The mailing address of the corporation is:

2044 14TH AVENUE
VERO BEACH, FL. US 32960

Article III

The specific purpose for which this corporation is organized is:

TO ACQUIRE AND HOLD LAND FOR THE BENEFIT OF THE COMMUNITY
AND PROVIDE SECURE AFFORDABLE ACCESS TO LAND AND HOUSING
FOR COMMUNITY RESIDENTS.

Article IV

The manner in which directors are elected or appointed is:

AS STATED IN BYLAWS

Article V

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

DAVID L COX PH.D.
2044 14TH AVENUE
SUITE 24
VERO BEACH, FL. 32960

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DAVID L. COX

Article VI

The name and address of the incorporator is:

DAVID L. COX
2044 14TH AVENUE
VERO BEACH, FL 32960

Incorporator Signature: DAVID L. COX

Article VII

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

Title: P
JOSEPH PALADIN
730 COMMERCE CENTER DRIVE, STE. C
SEBASTIAN, FL. 32958 US

Title: VP
DONNA KEYS
1013 US HIGHWAY 1
SEBASTIAN, FL. 32958 US

Title: T
DAVID L COX
2044 14TH AVENUE, STE. 24
VERO BEACH, FL. 32960 US

Article VIII

The effective date for this corporation shall be:

10/28/2005