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(Requestor's Name)

GILMER E BENTON
111 Benton ave
SEBRING, FL. 33876

(City/State/Zip/Phone #)

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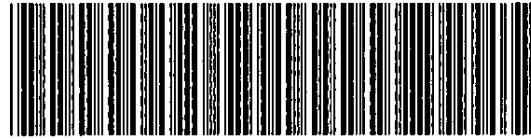
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TALLAHASSEE, FLORIDA

EFFECTIVE DATE 3/3/12

MRS
3/8/12

**ARTICLES OF INCORPORATION
OF**

CROSSROADS OF LIFE MINISTRY INC.

Effective date: 3-3-2012

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Pursuant to the tax-exempt laws of the State of, We, the undersigned, acting as the Board of Directors of this Not-For-Profit Corporation adopt the following Articles of Incorporation.

ARTICLE I. NAME

EFFECTIVE DATE 3/3/12

- 1.01 The name of this Tax-exempt Church is CROSSROADS OF LIFE MINISTRY Inc.
- 1.02 This Corporation is exempt from Federal Income Tax under Section 501 (c) 3 of the IRS as an affiliated member of Kingsway Ministries, Inc. a/k/a Kingsway Fellowship International (KFI), and we pledge to promote and fulfill its purposes. Kingsway Fellowship Int'l. is NOT a private foundation and is organized as described in Section 509 (a) (1) (church organization) and 170 (b)(1)(a)(i) (association of churches) and 170(b)(1)(a)(ii) (educational programs).
- 1.03 This Church may choose other names for Bible Colleges, mission works, other ministries owned and/or operated by this Church.

ARTICLE II. PRINCIPLE OFFICE

- 2.01 The registered agent will be: GILMER E BENTON
- 2.02 The Principal office of this Church shall be 111 REYSON AVE SEBRING, FL 33876
- 2.03 The Church may also have offices at such other places as the Board of Directors may from time to time appoint for the purposes of the church.

ARTICLE III. DURATION

- 3.01 The duration of this Church's existence in the State of FLORIDA will be Perpetual.

ARTICLE IV. PURPOSE

- 4.01 The purpose of this Church is to unite Christians as a local Church body for the propagation and dissemination of the Gospel of Jesus Christ, through the preaching, teaching, and living of the full gospel message as outlined in the Tenets of Faith of CROSSROADS OF LIFE MINISTRY INC.
- 4.02 To accomplish such purposes the Church shall conduct regular worship services and may, but not limited to establishing and maintaining Christian Schools and colleges, Parsonages, home and foreign mission outreaches, and ultimately be engaged in all type of religious and charitable activities including evangelism through electronic broadcasting, A.M. & F.M. radio, telecasting, cable and satellite television, internet services, day care centers, camps and any other related projects for the carrying out of these ministries.

4.03 In carrying out all these purposes, this Church will be making distributions to other organizations that qualify as exempt organizations under section 501(c)(3) of the Internal Revenue code or corresponding section of any future federal tax code.

Article V – Tax-exempt Provision

5.01 Private Inurement ~ No part of the net earnings of the church shall inure to the benefit of, or be distributable to its members, Board of Directors, officers, or other private persons, except that the church 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 the purpose clause hereof.

5.02 Church Properties ~ All properties are the property of the Church and are not individually owned, but are irrevocably devoted to church/ministry work.

5.03 Political Involvement ~ No substantial part of the activities of the church shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the church shall not participate in, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of any candidate for public office.

5.04 Operating as a 501 (c) 3 Entity ~ Notwithstanding any other provision of this document, the church shall not carry on any other activities not permitted to be carried on (a) by a church exempt from federal income tax under section 501 (c) 3 of the Internal Revenue Code, or corresponding section of any future federal tax code, or (b) by a church, contributions to which are deductible under the Internal Revenue Code, or corresponding section of any future federal tax code.

5.05 Racial Nondiscrimination ~ The church shall have a racially nondiscriminatory policy and, therefore, shall not discriminate against members, applicants, students, and others on the basis of race, color, or national or ethnic origin.

5.06 In the Event of Dissolution ~ In the event of dissolution of the Church, the Board of Directors shall, after paying or making provision for payment of all the liabilities of the Church, dispose of all the assets of the Church to one or more church(es) or religious organization(s) as determined by the Board of Directors of this Church whose purposes are in harmony with the Full Gospel Message as outlined in the Church's Articles of Faith. Such organization(s) must be organized and operated exclusively for religious purposes as specified in Section 501 (c) (3) of the Internal Revenue Code.

ARTICLE VI. RIGHTS & LIMITATION OF ACTIVITIES

6.01 It shall have the right to possess, buy, mortgage, sell, lease, barter and exchange real and personal property, to borrow money, collect funds, receive gifts and legacies as it may judge necessary for the attainment of these purposes.

6.02 Notwithstanding any other provision of these articles, the Church shall not, except to an insubstantial degree, engage in any activities or exercise any powers that are not in furtherance of the purposes stated in Article IV.

ARTICLE VII. INCORPORATORS or BOARD OF DIRECTOR

7.01 The following persons were chosen to be the initial Board of Directors as stated in the by-laws of CROSSROADS OF LIFE MINISTRY INC.

NAME	ADDRESS
GILMER E BENTON	111 REYSON AVE. SEBRING, FL. 33876
ROSA G BENTON	111 REYSON AVE SEBRING, FL 33876
JUANITA POLSON	106 INTERLAKE BLVD. LAKE PLACID, FL. 33952

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ARTICLE VIII. MEMBERSHIP

8.01 Membership to this Church is granted upon application to those who subscribe to and adhere to the doctrine of the Full Gospel Message as outlined in the Tenets of Faith and the Bylaws of CROSSROADS OF LIFE MINISTRY INC.

ARTICLE IX. MANAGEMENT OF AFFAIRS

9.01 The management of the affairs of the Church is vested in the Pastor (Chairman of the Board) and the Board of Directors. The provisions contained in its Articles of Incorporation and Bylaws shall govern the Church.

ARTICLE X. MEETINGS

10.01 The Annual Business Meeting and special meetings of the Church shall be held at such times as stated in the Bylaws.

ARTICLES XI. PROPERTY

11.01 Documents relating to the conveying or encumbering of real estate shall be signed by the Pastor (Chairman of the Board) and *Secretary*.

11.02 All assets of the Church should be recorded in the full legal name of the Church. In the event of a defection of any members of the Church from its Articles of Faith or from affiliation with

CROSSROADS OF LIFE MINISTRY INC.

The title of all Church property, real or personal shall remain with those members abiding by such Articles of Faith and retaining affiliation with CROSSROADS OF LIFE MINISTRY INC.

ARTICLE XII. AMENDMENTS

12.01 These articles may be amended by a simple majority vote of the Board of Directors present at a duly called meeting where all Board members are notified, in written form, a minimum of ten days prior to the meeting.

12.02 Prior to amendments becoming effective, they must be ratified by a simple majority vote of all members of the congregation present and voting at an Annual Business Meeting or a special meeting called for that purpose, where all official voting members are notified in written form a minimum of ten days prior to the meeting. The Pastor must be present at both meetings.

ARTICLE XIII REGISTERED AGENT

The name and address of the resident agent is:

GILMER E BENTON
111 REUSON AVE
SEBRING, FL. 33876

Having been named as resident agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as resident agent and agree to act in this capacity.

Signature of Resident agent
Signature of Incorporator

3-3-2013
Date

3-3-2012
Date