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GERALD J.M. LINDOR, P.A.

2717 E. OAKLAND PARK BLVD. SUITE 103 FORT LAUDERDALE, PL 33306

GRRADD J.M. LINDOR

TELEPHONE (954) 568-4224 TELEFAX (954) 568-4226

May 8, 1996

TRANSMITTAL LETTER

Department of State Division of Corporations P.O. Box 6327 Tallahassee, Florida 32314 900001820968 -05/14/96--01114--010 ****122.50 ****122.50

SUBJECT: HOMES FOR MINORITIES, INC. (proposed corporate name)

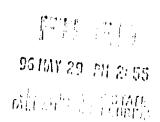
Enclosed please find an original and one (1) copy of the Articles of Incorporation for the above-referenced corporation. enclosed is a check in the amount of \$122.50 representing its filing fee.

FROM:

Gerald J.M. Lindor, Esquire 2717 E. Oakland Park Blvd. Suite #103 Ft. Lauderdale, Florida 33306 (954) 568-4224

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May 21, 1996

GERALD J.M. LINDOR, ESQUIRE 2717 E OAKLAND PARK BLVD SUITE 103 FT LAUDERDALE, FL 33306

SUBJECT: HOMES FOR MINORITIES, INC. Rof. Number: W96000010732

We have received your document for HOMES FOR MINORITIES, INC. and your check(s) totaling \$122.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

Section 617.0202(d), Florida Statutes, requires the manner in which directors are elected or appointed be contained in the articles of incorporation. A statement making reference to the bylaws is acceptable.

Section 617.0803, Florida Statutes, requires that the board of directors never have fewer than three directors.

Please return 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 (904) 487-6931.

Garrett Blanton Document Specialist

Letter Number: 096A00025090

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ARTICLES OF INCORPORATION OF HOMES FOR MINORITIES, INC.

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The undersigned, for the purpose of forming a corporation under the Florida Business Corporation Act, Chapter 617, do hereby adopt the following Articles of corporation:

ARTICLE I NAME AND ADDRESS

The name of the Corporation is: HOMES FOR MINORITIES, INC. The principal office is: 20114 N.W. 61st Avenue, Miami, Florida 23056.

ARTICLE II -DURATION

The duration of the Corporation is perpetual

ARTICLE III- PURPOSE

The general purposes for which the Corporation is Organized are the following:

- A. To engage in and transact any lawful business for which Corporations may be Incorporated under the Florida General Corporation Act. No other purpose limits this general purpose in any way.
- B. To do such other things as are incidental to the purposes of the Corporation or necessary or desirable in order to accomplish them.
- C. To purchase and resell low income housing to qualified individuals.

ARTICLE IV-INITIAL REGISTERED OFFICE AND AGENT

The street address of the Initial Registered Office of the Corporation is 2717 E. Oakland Park, Ft. lauderdale, Florida 33306 and the name of its Initial agent at that address is GERALD J.M. LINDOR.

ARTICLE V- INITIAL BOARD OF DIRECTORS

The number of directors constituting the initial Board of Directors is 3. The number of Directors may increase from time to time in accordance with the Bylaws but shall never be less than three. The method of electing the directors shall be stated in the By-laws. The name and address of each initial Director of the corporation is as follows:

Joel Michel 20114 20114 N.W. 61 Ave Miami, Fla 33056 Marie Jean-Baptiste 20114 N.W. 61 Ave Miami, Fla 33056 Mitchell Alexande 20114 N.W. 61 Ave Miami, Fla 33056

ARTICLE VI - AMENDMENT

The Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation or any amendment to them.

STATE OF FLORIDA)
COUNTY DADE)

BEFORE me personally appeared JOEL MICHEL to me well known and known to me to be the person described in and who executed the foregoing Articles of Incorporation and acknowledged to and before me that he executed said instrument for the purposes therein expressed.

WITNESS my hand and official seal this & day of February,

My Commission Expires:

My Commission Public, State
Expire Nov. 18 (1908 of) Florida at Large

Bonded by HAI 800-422-1555

ACCEPTANCE BY DESIGNATION

The undersigned person, having been named as registered agent and to accept service of process for the above-stated Corporation at the place designated in this statement, hereby capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

GERALD J.M. LINDOR

Date: May 8 19

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