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The AMERICAN HERITAGE GROUP

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Toll Free 1-800-226-1776
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August 14, 1996

Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314

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Dear Sirs:

Enclosed you will find three copies of the Articles of Incorporation for Church Mortgage and Loan Corporation also enclosed are the filing fees as follows:

\$35.00	Filing Fee
\$35.00	Designation of Registered Agent
\$52.50	For Certified Copy

Please send this certified copy to the Registered Agent at the Registered Office:

Willis L. Kirk
2008 Curry Ford Road
Orlando, Florida 32806

Thank you for your prompt attention.

Sincerely,

Willis L. Kirk, Registered Agent
WLK:kcc
enc.

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DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

8.20.96
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ARTICLES OF INCORPORATION

FOR

CHURCH MORTGAGE AND LOAN CORPORATION

A corporation not for profit

Pursuant to section 617, Florida Statutes, we the undersigned incorporators, do hereby form a benevolent corporation not for profit, under the laws of the State of Florida, and to that end and purpose subscribe the following Charter:

ARTICLE I

NAME

The name of the corporation shall be "CHURCH MORTGAGE AND LOAN CORPORATION" and shall be located in Orlando, Orange County, Florida.

ARTICLE II

INITIAL ADDRESS

The initial address of the principal office is 2008 Curry Ford Road, Orlando, Florida 32806.

ARTICLE III

PURPOSE

The general purpose for which this corporation is formed is to provide mortgage loans and other sources of funding for religious organizations and related projects without respect to race, color or creed.

In the furtherance of its purpose the corporations shall have the right to purchase, or in anyway acquire for investment or for sale or otherwise, lands, contracts for the purchase or sale of lands, buildings, improvements, and any other real property of any kind

or in any investment therein, and as a consideration for same to pay cash or to issue debenture bonds, mortgage bonds, or other obligations of the corporation, and to sell, convey, lease, mortgage, deed in trust, turn to account, or otherwise deal with all or any part of the property of the corporation, to make and to obtain loans upon the real estate, improved or unimproved and upon personal property, giving and taking of evidences of indebtedness and securing the payment thereof by mortgage, trust deed, pledge or otherwise, and to enter into contracts to buy or sell any property, real or personal.

To act as financial, commercial, or general agent or representative of any corporation, association, firm, syndicate or individual, and as such to develop, improve, and extend the property, trade, and business interests thereof, and to aid in any lawful enterprise in connection therewith.

To promote or aid in any lawful manner, financially or otherwise, any person, firm, association or corporation.

To hire and employ agents, servants and employees and to enter into agreements of employment and collective bargaining agreements, and to act as agent, contractor, trustee, factor or otherwise, either alone or in company of others.

To carry on any lawful business whatsoever that this corporation may deem proper or convenient in connection with any of the foregoing purposes or otherwise, or that it may deem calculated, directly or indirectly, to improve the interests of this corporation, and to do all things specified in the Florida Business Corporations Act and to have and to exercise all powers conferred by the laws of the State of Florida, on corporations formed under the laws pursuant to which this corporation is formed, as such laws are now in effect or may at any time hereafter be amended, and to do any and all things hereinabove set forth to the same extent and as fully as natural persons might or could do, either alone or in connection with other persons, firms, associations, or corporations, in any part of the world.

ARTICLE IV

BY-LAWS AND AMENDMENTS TO THESE ARTICLE OF INCORPORATION

The By-laws of this Corporation shall be adopted, amended, or rescinded by the Board of Directors hereof.

These Articles of Incorporation may be amended by the Board of Directors hereof upon a two thirds majority vote thereof at any regular or special meeting

ARTICLE V

TERM OF EXISTENCE

This Corporation shall have perpetual existence unless sooner terminated or dissolved in accordance with the law: provided however that upon termination or dissolution of this Corporation all of its assets remaining after the payment of all costs and expenses of such termination or dissolution shall be distributed to organizations which have qualified for exemption under Section 501 (c) (3) of the Internal Revenue Code or to the Federal Government, or to a State or Local government, for a public purpose and none of the assets shall be or will be distributed to any member officer or Director of this Corporation.

ARTICLE VI

BOARD OF DIRECTORS

The initial board of directors of the corporation shall be the undersigned incorporators until such time as the board of directors shall be elected and qualified as provided in the by-laws of the corporation.

ARTICLE VII

INITIAL REGISTERED AGENT AND ADDRESS

The initial registered agent for the corporation shall be:

Willis L. Kirk
5157 Breezeway Court
Jacksonville, Florida 32258

ARTICLE VIII

INCORPORATORS

The names and street addresses of the incorporators for these Articles of Incorporation are:

Willis L. Kirk
5157 Breezeway Court
Jacksonville, Florida 32258

B. Forrest Thompson
2008 Curry Ford Road
Orlando, Florida 32806

Richard Hicks
2008 Curry Ford Road
Orlando, Florida 32806

The undersigned incorporators have executed these Articles of Incorporation this 4th day of August, 1996

Signatures of the Incorporators

Willis L. Kirk

Willis L. Kirk

B. Forrest Thompson

B. Forrest Thompson

Richard Hicks

Richard Hicks

**CERTIFICATE OF DESIGNATION
REGISTERED AGENT / REGISTERED OFFICE**

Pursuant to the provisions of Sections 607.0501 or 617.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered agent / registered office, in the State of Florida.

1. The name of the Corporation is:

CHURCH MORTGAGE AND LOAN CORPORATION

2. The name of the Registered Agent is:

WILLIS L. KIRK

3. The address of the Registered Office is:

**2008 CURRY FORD ROAD
ORLANDO, FLORIDA 32806**

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

SIGNATURE

Willis L. Kirk

DATE

5/14/96