

N98000005090



THE UNITED STATES
CORPORATION
COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 952150 81501A

AUTHORIZATION :

Patricia Pizito

COST LIMIT : \$ 70.00

ORDER DATE : September 4, 1998

ORDER TIME : 11:04 AM

ORDER NO. : 952150-010

CUSTOMER NO: 81501A

CUSTOMER: Mr. Howard A. Levine
LEVINE & SEGAUL, P.A.

Suite A-106
4300 N. University Drive
Ft. Lauderdale, FL 33351

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FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 SEP-4 AM 8:59

DOMESTIC FILING

NAME: FLORIDA DOWNPAYMENT ASSISTANCE
PROGRAM CORP.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Deborah Schroder

EXAMINER'S INITIALS:

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EFFECTIVE DATE

9/2/98

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ARTICLES OF INCORPORATION

OF

FLORIDA DOWNPAYMENT ASSISTANCE PROGRAM CORP.

The undersigned incorporator, for the purpose of forming a corporation under the Florida Not For Profit Corporation Act, hereby adopts the following Articles of Incorporation.

Article I - Name

The name of the corporation shall be: **FLORIDA DOWNPAYMENT ASSISTANCE PROGRAM CORP.**

Article II - Principal Office

The principal place of business and mailing address of this corporation shall be:

5461 N. Federal Highway
Fort Lauderdale, FL 33308

Article III - Purpose

The specific purposes for which the corporation is organized are:

- A. FLORIDA DOWNPAYMENT ASSISTANCE PROGRAM CORP. is organized exclusively for charitable, educational, religious or scientific purposes, within the meaning of section 501(c)(3) of the Internal Revenue Code (or corresponding section of any future Federal tax code)
- B. No part of the net earnings of the corporation shall inure to the benefit of, or be distributable to its members, trustees, directors, officers or other private persons, except that the corporation shall be authorized and empowered pay reasonable compensation for services rendered and to make payments and distributions in furtherance of Section 501 (c)(3) purposes. No substantial part of the activities of the corporation shall be carrying on of propaganda, or otherwise attempting to influence legislation, and the corporation shall not participate in, or intervene in

(including the publishing or distribution of statements) any political campaign on behalf of or in opposition to any candidate running for office.

Notwithstanding any other provision of these articles, the corporation shall not carry on any other activities not permitted to be carried on (a) by a corporation 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 corporation, contributions to which are deductible under section 170 (c)(2) of the Internal Revenue Code (or corresponding section of any future Federal tax code.)

- C. Upon dissolution of this corporation, assets shall be distributed for one or more exempt purpose within the meaning of Section 501 (c)(3) of Internal Revenue Code, i.e. charitable, educational, religious or scientific, or corresponding section of any future Federal tax code, or shall be distributed to the Federal government, or to a state or local government for a public purpose.

Article IV - Registered Agent

The name and address of the registered agent is:

Levine & Segaul, P.A.
Suite A-106
4300 N. University Drive
Fort Lauderdale, FL 33351

Article V - Effective Date

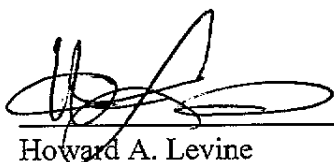
These articles of incorporation shall be effective immediately upon execution.

Article VI - Incorporator

The name and street address of the incorporator to these Articles of Incorporation is:

Howard A. Levine
4300 N. University Drive - A-106
Fort Lauderdale, FL 33351

The undersigned has executed these Articles of Incorporation on September 2, 1998.

A handwritten signature in black ink, appearing to be 'H. Levine', written over a horizontal line.

Howard A. Levine

**CERTIFICATE OF DESIGNATION
REGISTERED AGENT**

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Pursuant to the provisions of Section 607.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered agent, in the State of Florida.

1. The name of the corporation is: FLORIDA DOWNPAYMENT ASSISTANCE PROGRAM CORP.
2. The name of the registered agent is:

Levine & Segaul, P.A.
Suite A-106
4300 N. University Drive.
Fort Lauderdale, FL 33351

Signature: _____

Lawrence A. Levine, President

Date: September 2, 1998

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 I AM FAMILIAR WITH THE AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

LEVINE & SEGAIL, P.A.

Signature: _____

Lawrence A. Levine - President

Date: September 2, 1998