

N98000006279

MAURICE HOO

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October 29, 1998

The Secretary of State
State of Florida
Division of Corporation,
P.O. Box 6237
Tallahassee
FL 32314

VIA FedEx-Priority Overnight.

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Dear Filing Officer:

We are enclosing for filing the attached Articles of Incorporation for:

COMMUNITY REINVESTMENT CONSORTIUM, INC.,
A Not-For-Profit Organization.

I have checked the name availability has been confirmed.

Because our offices are not yet opened at the address shown, please return the
Filed Articles to:

Maurice Hoo, Registered Agent,
11120 SW 73 Avenue
PINECREST
FL 33156

Thanks for your attention to the above.

Sincerely


Maurice Hoo

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98 NOV -2- AM 9:23
SECRETARY OF STATE
TALLAHASSEE, FLORIDA


11-4-98

ARTICLES OF INCORPORATION
of
COMMUNITY REINVESTMENT CONSORTIUM, INC.

A Nonprofit Corporation

Pursuant to the provision of the Nonprofit Corporation Act of The state of Florida. The undersigned incorporators hereby adopt the following Articles of Incorporation:

ARTICLE 1

The name of this corporation is:
COMMUNITY REINVESTMENT CONSORTIUM, INC

ARTICLE 2

The name and address of the registered agent and registered office of this corporation is:

Maurice Hoo, 13500 N. Kendall Drive, Miami, FL 33180

ARTICLE 3

The purposes for which this corporation is organized are: To establish a Charitable Organization to build strategic alliances with manufacturers to receive contributions and to distribute to the various not-for-profit groups funding to aid the beneficiaries of these not-for-profit organizations. The Community Reinvestment Consortium, will sponsor selected product manufacturers and distributors of products and receive charitable funding for distribution to groups encompassing Youth Centers, Homeless Individuals, Rescue Missions, Immune compromised individuals, AIDS research and Elderly in Need.

This corporation is organized exclusively for one or more of the purposes as specified in Section 501(c)(3) of the Internal Revenue Code, including, for such purposes the making of distributions to 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 4

The number of initial directors of this corporation shall be three and the names and addresses of the initial directors are as follows:

Howard L Goldstein	:	11421 SW 72 nd CT., PINECREST, FL 33156
Maurice Hoo	:	11120 SW 73 Ave., PINECREST, FL 33156
Gregory M. Hoo	:	# N-2. 9490 SW 77 th CT., MIAMI, FL 33156

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE 5

The name and address of the incorporators of this corporation are:

Howard L. Goldstein	:	11421 SW 72 nd CT., PINECREST, FL 33156
Maurice Hoo	:	11120 SW 73 Ave., PINECREST, FL 33156
Gregory M. Hoo	:	# N-2. 9490 SW 77 th CT., MIAMI, FL 33156

ARTICLE 6

The period of the duration of this corporation is Perpetual

ARTICLE 7

The classes, rights, privileges, qualifications, and obligations of members of this corporation are as follows:

As stated in the Bylaws of this corporation

ARTICLE 8

Upon the dissolution of this corporation, its assets remaining after payment, payment, of all debts and liabilities of this corporation shall be one or more exempt purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code or shall be distributed to the Federal or to a state or local government, for a public purpose.

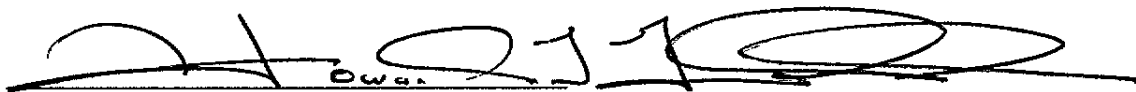
No substantial part of the activities of this corporation shall consist of carrying on propaganda or otherwise attempting to influence legislation [except as otherwise provided by Section 501(h) of the Internal Revenue Code], and this corporation shall not participate in, or intervene in (including the publishing or distribution of statements), any political campaign on behalf of, or in opposition to any candidate for public office.

No part of the net earnings of this corporation shall inure to the benefit of, or be distributable to, its members, directors, officers, or other private persons, except that this corporation 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 these Articles.

Notwithstanding any other provision of these Articles, this corporation shall not carry on any other activities not permitted to be carried on (1) by a corporation exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code or (2) by a corporation contributions to which are deductible under Section 170(c)(2) of the Internal Revenue Code.

The undersigned incorporators hereby declare under penalty of perjury that the statements made in the foregoing Articles of Incorporation are true.

IN WITNESS WHEREOF: We, the undersigned, for the purpose of forming a corporation pursuant to the laws of the State of Florida, have hereunto duly executed the foregoing Articles of Incorporation to be filed in the Office of the Secretary of the State of Florida for the purpose therein set forth this ____th day of October, 1998



Incorporator: HOWARD L. GOLDSTEIN



Incorporator: GREGORY M. HOO

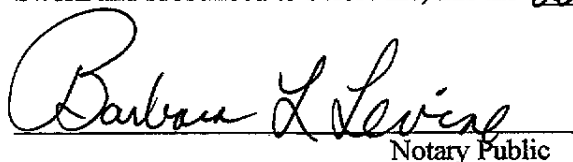


Incorporator: MAURICE HOO

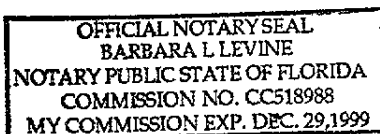
STATE OF FLORIDA : SS
COUNTY OF DADE :

BEFORE ME, a notary public authorized to take acknowledgements in the state set forth above, personally appeared HOWARD L. GOLDSTEIN, , known to me to be the person who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed those Articles of Incorporation.

Sworn and subscribed to before me, this the 22nd day of October, 1998


Notary Public

My Commission Expires:



STATE OF FLORIDA : SS
COUNTY OF DADE :

BEFORE ME, a notary public authorized to take acknowledgements in the state set forth above, personally appeared GREGORY M. HOO, AND MAURICE HOO, known to me to be the person who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed those Articles of Incorporation.

Sworn and subscribed to before me, this the 29 Th day of October, 1998


Notary Public

My Commission Expires:



Having been named to accept service of process for the above stated corporation, at the place designated, I hereby accept to act in this capacity, and agree to comply with the provisions of Section 48.091, Florida Statutes, relative to keeping open said office

Signature


MAURICE HOO, Registered Agent

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TALLAHASSEE, FLORIDA