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To: Ms. Doris Brown
Document Specialist
New Filings Section
Wednesday, November 07, 2001

FILED
01 NOV 20 PM 4:43
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Florida Department of State

Ref. Number W01000025229

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*****79.00 *****78.75

Community Housing CDC, sm, Inc.

Please find attached, a statement of Addendum to our previously submitted document;

The address and telephone number that you may contact me is:

2512 West Colonial Drive,
Suite Three *84*
P. O. Box 1172
Orlando, FL 32802-1172

The telephone number is: (407) 595-0859,

The Principal office of our new corporation is: 3601 West Central Boulevard,
Orlando, FL 32802-1172

Written Acceptance of the Registered Agent:

I, hereby state that I am familiar with the duties of the registered agent for a Florida Corporation, and I accept the designation for this corporation.

Reply to Letter Number 401A00059705



W01-25229

D. BROWN NOV 20 2001



FLORIDA DEPARTMENT OF STATE

Katherine Harris
Secretary of State

November 1, 2001

TIM ADAMS
POST OFFICE BOX 1172
ORLANDO, FL 32802

SUBJECT: COMMUNITY HOUSING, CDC, SM, INC.
Ref. Number: W01000025229

We have received your document for COMMUNITY HOUSING, CDC, SM, INC. and your check(s) totaling \$79.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

We regret that we were unable to contact you by phone. Please return the corrected document with a letter providing us with an address and telephone number where you can be reached during working hours.

You must list the corporation's principal office and/or a mailing address in the document.

The document must contain written acceptance by the registered agent, (i.e. "I hereby am familiar with and accept the duties and responsibilities as Registered Agent.")

The registered agent must sign accepting the designation.

Please return the original and one copy of 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 (850) 245-6972.

Doris Brown
Document Specialist
New Filings Section

Letter Number: 401A00059705

**ARTICLES OF INCORPORATION OF
Community Housing, CDC, sm, Inc.**

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned subscriber to these Articles of Incorporation, a natural person competent to contract, hereby forms a corporation under the laws of the State of Florida.

ARTICLE I NAME

The NAME. of the corporation shall be

Community Housing, CDC, sm, Inc.

The Principal office of our new corporation is: 3601 West Central Boulevard,
Orlando, Fl 32802-1172

ARTICLE II NATURE OF BUSINESS

This corporation may engage in or transact any and all lawful activities or business permitted under the laws of the United States, the State of Florida, or any other state, county, territory or nation.

The corporations shall be empowered to produce, sale and market, ship and distribute literature, information class materials, books, pamphlets, broadcast information, and to license, sell, make or deliver such products to consumers and stores, restaurants, Schools, colleges, universities, government and foundation sources, mortgage firms, banks and individuals, warehouse companies and Housing services and purchase and sales of Real Property, supply companies and Housing services and purchase and sales of Real Property, mortgage brokers, and mortgage bankers.

ARTICLE III CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having a par value of \$1.00 per share.

ARTICLE IV ADDRESS

The address of the initial registered office of the corporation shall be 3601 West Central Boulevard, Orlando, Florida 32801-1172, and the name and address of the initial Registered Agent for the corporation are Tim Adams of 3601 West Central Avenue, Orlando, Florida 32802-1172.

ARTICLE V SPECIAL PROVISIONS

The stock of this corporation is intended to qualify under the Requirements of Section 1244 of the Internal Revenue Code and the Regulations issued thereunder. Such actions as may be necessary shall be Deemed to have been taken by the appropriate officers to accomplish this Compliance.

ARTICLE VI TERM OF EXISTENCE

This corporation shall exist perpetually.

ARTICLE VII LIMITATION OF LIABILITY

Each director, stockholder and officer, in consideration for his Services, shall, in the absence of fraud, be indemnified, whether then In office or not, for the reasonable cost and expenses incurred by him In connection with the defense of, or for advice concerning any claim Asserted or proceeding brought against him by reason of his being or Having been a director, stockholder or officer of the corporation or of Any subsidiary of the corporation, whether or not wholly owned, to the Maximum extent permitted by law.

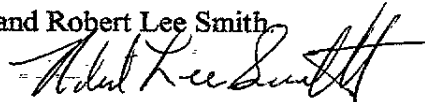
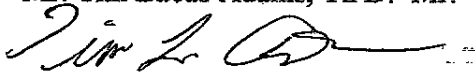
The foregoing right of indemnification
Shall be inclusive of any other rights to which any director,
Stockholder or officer may be entitled as a matter of law.

ARTICLE VIII SELF DEALING

No contract or other transaction between the corporation and other Corporations, in the absence of fraud, shall be affected or invalidated By the fact that any one or more of the directors of the corporation is or are Interested in a contract or transaction, or are directors or officers of any other corporation, and any director or directors, individually or jointly, may be a party or parties to, or may be interested in such contract, act or transaction, or in any way connected with such person or person's firm or corporation, and each and every person who may become a director of the corporation is hereby relieved from any liability that might otherwise exist from this contracting with the corporation for the benefit of himself or any firm, association or corporation in which he may be in any way interested.
Any director of the corporation may vote upon any transaction with the corporation without regard to the fact that he is also a director of such subsidiary or corporation.

This corporation shall have a minimum of two directors.
The initial Board of Directors shall consist of:

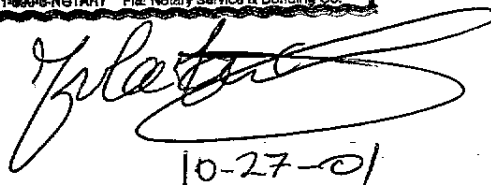
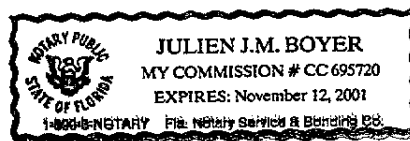
Mr. Tim Lucas Adams, Th D. Mr. Victor Adams, Th D., and Robert Lee Smith



ARTICLE X INCORPORATORS

The name of the Incorporator of this corporation is: Mr. Tim Lucas Adams, Th D., and
the address of the of the Incorporator is: 3601 West Central Boulevard, ORLANDO,
FLORIDA 32801-1172

IN WITNESS WHEREOF, the undersigned have hereunto set their hand and seal on this
day of Saturday, October 27, 2001.


10-27-01

STATE OF FLORIDA.

COUNTY OF COUNTY

The foregoing instrument was executed and acknowledged before me this day of
Saturday, October 27, 2001, by

S. /

Tim Lucas Adams Th. D.

S. /

Robert Lee Smith Witness

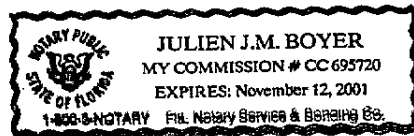
WITNESS: S. /

WITNESS: S. /

Notary Public (SEAL)
State of Florida

My Commission Expires:

Signed in Orlando, Orange County, Florida



Print Name: Julien Jm Boyer NOTARY: [Signature]

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State of Florida and in the County of Orange to take acknowledgements, personally appeared: Tim Lucas Adams, President and Robert Lee Smith Incorporator of the company stated first described above, for himself, His ASSIGNS, HEIRS,

WITNESS my hand and official seal this Saturday October 27, 2001

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

FILED
01 NOV 20 PM 4:43
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Pursuant to the provisions of Section 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 office/registered agent, in the state of Florida.

1. The name of the Corporation is:

Community Housing, CDC, SM, Inc.

2. The name and address of the registered agent and office is:

Dr. Tim Adams, Th.D.
(Name)

2512 - Suite 4 West Colonial Dr.

(P.O. Box NOT acceptable)
ORLANDO, FL 32802
(City/State/Zip)

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 and accept the obligations of my position as registered agent.

Tim Adams

Signature

11-15-01

Date