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TO: DIVISION OF CORPORATIONS

FAX #: (850)922-4001

FROM: EMPIRE CORPORATE KIT COMPANY

ACCT#: 072450003255

CONTACT: RAY STORMONT PHONE: (305)541-3694

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NAME: NATIONAL INSTITUTE OF HOUSING & ASSOCIATES,

AUDIT NUMBER...... H98000012566

DOC TYPE......FLORIDA PROFIT CORPORATION OF F.A.

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ARTICLES OF INCORPORATION OF

SECRITARY OF STATE TALLAMASSEE, FLORIDA

I, the undersigned, being of legal age and a natural person, do hereby subscribe to, acknowledge and file the following Articles of Incorporation for the purpose of creating a corporation under the laws of the State of Florida.

ARTICLE 1

The name of this corporation shall be National Institute of Housing & Associates, Inc. and the initial address of this corporation shall be 11600 NW 14th St., Pembroke Pines, Fl. 33026

ARTICLE II

This corporation may engage in any activity or business permitted under the Laws of the State of Florida.

ARTICLE III

The capital stock authorized, the par value thereof, and the characteristics of such stock shall be as follows:

Number of Shares	Par Value	Class of
Authorized	Per Share	Stock
7.000	\$1.00	Common

The consideration for all of the said stock shall be payable in cash, property, real or personal, labor or services in lieu of cash, at a just valuation to be fixed by the Board of Directors of the corporation.

This Instrument Prepared By: Louis H. Gavin, Esquire LOUIS H. GAVIN, P.A. 2300 SW 106th Way Davie, Florida 33324 (954) 424-8674 Florida Bar No.: 0110840

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ARTICLE IV

This corporation shall commence its existence immediately upon the filing of these Articles of incorporation and shall exist perpertually thereafter unless sooner dissolved according to law.

ARTICLE V

This initial registered office of this corporation shall be at 11600 NW 14th St. Pembroke Pines, Fl. 33026, with the privilege of having its offices and branch offices at other places within or without the State of Florida. The initial registered agent at that address shall be Nelson Quintana.

ARTICLE VI

This corporation shall have at least one director, with the exact number to be specified by the stockholders from time to time unless the stockholders shall, by a majority vote thereafter, determine that the corporation be managed by the stockholders.

ARTICLE VII

The names and addresses of the first directors of the corporation, who shall hold office for the first year or until their successors are duly elected and qualified shall be:

PRESIDENT/VICE PRESIDENT/SECRETARY/TREASURER
Nelson Quintana
1 1600 NW 14th St.
Pembroke Pines, Fl. 33026

ARTICLE VIII

The name and address of the Incorporator is Nelson Quintana, 11600 NW 14th St. Pembroke Pines, Fl. 33026.

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ARTICLE IX

No contract or other transaction between this corporation and any other Corporation, and no act of this corporation, shall in any way be affected or invalidated by the fact that any of the directors of this corporation are pecuniarily or otherwise interested in, or are directors or officers of, such other corporation. Any director individually, or any firm of which any director may be a member, may be a party to, or may be pecuniarily or otherwise interested in, any contract or transaction of this corporation, provided that the fact that he or such firm is so interested shall be disclosed or shall have been known to the Board of Directors or a majority thereof, and any director of this corporation who is so also a director or an officer of such other corporation, or who is so interested, may be counted in determining the existence of a quorum at any meeting of the Board of Directors of this corporation which shall authorize any such contract or transaction, with like force and effect as if he were not such a director or officer of such other corporation, or not so interested.

ARTICLE X

The private property of the stockholders shall not be subject to payment of the corporation debts in any event.

ARTICLE XI

This corporation shall indemnify and insure its officers and directors to the fullest extent permitted by law either now or hereafter.

IN WITNESS, WHEREOF, I, the undersigned, being the incorporator hereinbefore named, for the purpose of forming a corporation to do business both within and without the State of Florida, under the laws of Florida, make and file

these Articles of Incorporation, hereby declaring and certifying that the facts herein stated are true, and hereunto set my hand and seal this ______day of July 1998.

Nelson Quintana, Incorporator

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CERTIFICATE DESIGNATION PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

In compliance with the laws of Florida, the following is submitted:

First, that National Institute of Housing & Associates, Inc., desiring to organize under the Laws of the State of Florida, has named Nelson Quintana, 11600 NW 14th St. Pembroke Pines, Fl. 33026, County of Broward, State of Florida, as its statutory Registered Agent.

Having been named the statutory Registered Agent of the above corporation at the place designated in this certificate, I hereby accept the same and agree to act in this capacity, and agree to comply with the provisions of Florida law relative to keeping the registered office open, and I accept the obligations of section 607.325 Florida Statutes.

Nelson Quintana , Registered Agent

DATED: this 7 day of July 1998.

98 JUL -7 AH 8: 34 BECRETARY OF STATE