ARTICLES OF INCORPORATION

OF

CITY HEIGHTS BUSINESS ASSOCIATION

A California Nonprofit Mutual Benefit Corporation

I.

The name of this corporation is CITY HEIGHTS BUSINESS ASSOCIATION.

II.

This corporation is a nonprofit mutual benefit corporation organized under the Nonprofit Mutual Benefit Corporation Law. The purpose of this corporation is to engage in any lawful act or activity other than credit union business for which a corporation may be organized under such law.

III.

The specific purposes of this corporation are to enhance the growth and improvement of City Heights as an international marketplace, to create partnerships between business and property owners that promote economic revitalization and combat deterioration in the community served by the City Heights Business Association, and to administer business and property owner assessment districts under contract with the City of San Diego.
IV.

No part of the net earnings of the corporation will inure to the benefit of any member or other private person. Upon dissolution of the corporation, the remaining assets shall be distributed to such organizations established and operated under provisions similar to those set out in these Articles.

V.

The name and California address of this corporation's initial agent for service of process are: William Perks, 4094 Fairmount Avenue, San Diego, CA 92105.

VI.

The incorporators of this corporation have subscribed their names to these Articles of Incorporation on the date below.

Date: June 24, 2003

Debra Ann Brown, Incorporator

William Perks, Incorporator

Mazda Mehrz, Incorporator