

# Miami-Dade County Commission on Ethics and Public Trust

## Memo

**To:** File  
**From:** Michael Murawski, Advocate, Kennedy Rosario, Investigator  
**CC:** Robert Meyers, Executive Director  
Ardyth Walker, Staff General Counsel  
**Date:** September 6, 2006  
**Re:** K06-002, RQO 06-001 UTCDC

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The central issue, from the perspective of the COE, is whether a conflict of interest exists in that Rev. Dr. Mary A Tumpkin simultaneously holds corporate officer positions in the SERA Housing Corporation (SHC) and the Universal Truth Community Development Corporation (UTCDC) as well as SHC's parent affiliate the Universal Foundation For better Living, Inc. (UFBL).

SHC is the titled owner of the thirteen town homes slated to be purchased by UTCDC under the auspices of a Miami-Dade County OCED loan.

During the course of a COE interview conducted by General Counsel Walker and Investigator Rosario of Rev. Tumpkin, accompanied by UFBL Comptroller Althea Whittingham and UTCDC attorney John Little, it became evident that the proposed real estate sale was not an "arms length transaction".

Rev. Tumpkin in her UFBL / SHC controlling capacity established / offered the one million dollar sale price of the town homes and as Corporate President of UTCDC accepted the offer.

Rev. Tumpkin did state that SHC and UFBL are, for all intents and purposes, "one and the same" entity. Essentially SHC is an UFBL holding company. SHC, as currently structured, has only the thirteen town homes as an asset, once dissolved all assets will revert to the UFBL.

During the course of the investigation it was discovered that the Florida Department of State listed UFBL as a Foreign For Profit Corporation. Ms. Whittingham advised during the interview that this designation was a Department of State error which has recently been rectified.

Rev. Dr. Tumpkin strongly reiterated that she has not nor will not receive any personal financial benefit from the sale of the thirteen town homes by SHC.

Attorney John Little subsequently supplied the COE with a copy of an AFFIDAVIT sworn to by Mary A. Tumpkin, dated December 13, 2005 attesting "that as a volunteer uncompensated officer and director of SERA Housing Corporation, Inc. she will receive no personal financial benefit of any kind whatsoever from the sale of any of that corporation's real estate'.

The purchase of the thirteen townhouses by SHC was explained thusly; UFBL, based in Chicago Illinois, is an association of churches. The Christ Universal Temple, a member church, deposited, as collateral, a one million dollar Certificate of Deposit with Great Lakes Bank, NA. Great Lakes Bank then extended a loan to the UFBL. The UFBL through SHC used a portion of the bank loan to satisfy the seller's mortgage held by the original owner, Ganem Construction. SHC now owns the thirteen town homes through a mortgage held by Great Lakes Bank. If SHC sells the property, proceeds of the sale will have to be used to satisfy the bank note.

According to Whittingham, the satisfaction of the loan plus expenses incurred by SHC during the life of their ownership may result in a net profit of approximately \$100,000.00. All agree any profit from the sale will benefit the UFBL but not any corporate officer, inclusive Rev. Tumpkin.

Ms. Whittingham in her capacity as comptroller will fully cooperate with any Miami-Dade County agency inclusive the Office of Inspector General if an audit of UFBL / SHC is deemed necessary.

As of this writing COE General Counsel Ardyth Walker will render an opinion under COE C/N RQO 06-001.