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TRANSMITTAL LETTER

Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

	(Croposed Corp.	rate name - must include suffi.	~
		cles of incorporation and a c	
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Filing Fee	Filing Fee & Certificate of Status	& Certified Copy	Certified Copy & Certificate

FROM: CAMBRR O. Kemp, 5R

Name (Printed or typed)

401 Clancey Cincle

Address

Marca Te Fl. 23068

City, State & Zip

954-984-8343

Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

The undersigned incorporator, for the purposes of forming a corporation under the Florida Not for Profit Corporation Act, hereby adopt(s) the following Articles of Incorporation:

ARTICLE I NAME

The name of the corporation shall be:

Housing Resource and Empowerment Center, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

Principal Place of Business: 1515 University Drive, Suite 106A Coral Springs, Florida 33065 Mailing Address: Same SECRETARY OF STATE

ARTICLE III PURPOSE(S)

The specific purpose(s) for which the corporation is organized is (are):

- A) The purposes for which the corporation is organized are as follows:
 - The Corporation may transact any and all lawful business for which corporation may be incorporated under the Laws of the United States and the State of Florida.
 - To solicit, collect, accumulate, administer, receive and maintain real and personal property, or both, in whatever form, including cash funds from public and private sources, for and to develop, construct, and to operate exclusively for charitable purposes within the meaning of Section 501 (C) (3) of the Internal Revenue Code of 1986, or comparable provisions of subsequent legislation (the "Code"), a housing and home ownership and rental property program, dedicated to providing affordable home ownership and affordable rental shelter opportunities through construction of new single family home(s) and multifamily unit(s), construction management, existing single family housing and multi-family building(s) stock, use of tax-exempt bonds, property rehabilitation, home buyer education, home buyer assistance, home owner assistance, credit education and restoration, down payment and closing cost assistance, mortgage selection assistance, mortgage origination, mortgage processing, mortgage underwriting, real estate closing transactions, financial assistance, affordable rental units, rent-to-own, financial planning, and lease purchase options to and for very-low, low-, and moderate income families and individuals.
 - 3. To provide economic empowerment and community revitalization for underserved families and individuals through various affordable housing venues and referrals to agencies providing services as they may be required including job training, employment placement, child care, transportation, home maintenance, housing education, income assistance, and other such similar support.

- 4. Any other charitable purpose permitted under Section 501 (C) (3) of the Internal Revenue Code.
- B) This corporation shall be limited in its purposes, objectives and activities as follows:
 - Notwithstanding any other provision of these articles, this corporation will not carry on any other activities not permitted to be carried on by (a) a corporation exempt from Federal income tax under Section 501 (C) (3) of the Code, or the corresponding provision of any future United States Internal Revenue law or (b) a corporation, contributions to which are deductible under Section 170 (c) (2) of the Code, or any other corresponding provision of any future United States Internal Revenue law.
 - 2. Notwithstanding any other provision of these Articles, this corporation is organized exclusively for charitable, educational, and scientific purposes, including, for such purposes, the making of distributions to organizations that qualify as exempt organizations under Section 501 (c) of the Code, or any other corresponding provision of any future United States Internal Revenue law.

ARTICLE IV POWERS

The Corporation shall have the power to receive, acquire, own, maintain, and use its assets for the purposes for which it is organized; to raise funds by any legal means for the encouragement of its purposes; to acquire, hold, own, use, and dispose of real or personal property in connection with the purposes of the Corporation; and to exercise all powers necessary or convenient to the furtherance of the purposes for which the Corporation is organized; and to exercise all powers granted to a corporation not for profit under Florida law.

In addition to the powers specified, the Corporation shall have the additional powers specified in its Bylaws.

The Corporation shall have a governing Board of Directors. The Corporation shall also have an Advisory Board composed of members with specific experience and expertise in the disciplines necessary to carry out the purpose of the Corporation.

<u>ARTICLE V LIMITATIONS</u>

No part of the net earnings of the Corporation shall inure to the benefit of, or be distributable to its trustees, officers, or other private persons, except that the 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 Article II hereof. Notwithstanding any other provision of these Articles, the Corporation shall not conduct or carry on any other activities not permitted to be carried on by a corporation exempt from federal income tax under Section 501 (C) (3) of the Code, or corresponding section of any future federal tax code.

ARTICLE VI DURATION

The period of the duration of the Corporation is perpetual unless dissolved according to law.

ARTICLE VII DISTRIBUTION ON DISSOLUTION

Upon the dissolution of the Corporation, its assets shall be distributed to a nonprofit fund, foundation, or corporation, which is organized and operated exclusively for, Charitable, Educational, or Scientific purposes under Section 501 (c) (3) of the Internal Revenue Code, or corresponding section of any future Federal tax Code, or shall be distributed to the Federal Government, or to a State or local Government, for public purpose. Any such assets not so disposed of shall be disposed of by a Florida court of competent jurisdiction of the County in which the principal office of the Corporation is then located, exclusively for such purposes or to such organization or organizations, as said court shall determine, which are organized and operated exclusively for such purpose.

ARTICLE VIII MANNER OF ELECTION OF DIRECTORS

The manner in which the directors are elected or appointed is:

The Board of Directors will be elected in accordance with the Bylaws: The names and address of the persons appointed to act as the Initial Directors of this corporation are:

NAME ADDRESS

Lamarr D. Kemp, Sr. 401 Clancey Circle
President/Director Margate, Florida 33068

Amelia B. Kemp 401 Clancey Circle Secretary/Treasurer/Director Margate, Florida 33068

Lynn D. Solomon, 324 Datura Street, Suite 235
Director West Palm Beach, Florida 33401

April Prillaman 2456 Iverson Street
Director Temple Hills, Maryland 20748

Robbyn Coleman 523 Roxboro Place
Director Washington, D.C. 20011

Bernard W. Kemp 650 Broad Creek Drive

Director Ft. Washington, Maryland 20744

ARTICLE IX INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and Florida street address of the initial registered agent are:

Lamarr Dean Kemp, Sr. 401 Clancey Circle Margate, Florida 33068-1532

ARTICLE X INCORPORATOR

The name and address of the Incorporators to these Articles of Incorporation are:

Amelia B. Kemp 401 Clancey Circle

Margate, Florida 33068-1532

and

Lamarr D. Kemp, Sr. 401 Clancey Circle

Margate, Florida 33068-1532

Signature/Incorporator

Date

Signature/Incorporator

Date

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.

Signature/Registered Agent

Date