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03 AUG 22 AM 11:01
SECRETARY OF STATE
TALLAHASSEE FL 32310

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TRANSMITTAL LETTER

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

SUBJECT: HOME OWNERSHIP AND MORTGAGE EDUCATION SERVICES, INC.
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

☐ \$70.00
Filing Fee

☐ \$78.75
Filing Fee &
Certificate of
Status

☐ \$78.75
Filing Fee
& Certified Copy

☒ \$87.50
Filing Fee,
Certified Copy
& Certificate

ADDITIONAL COPY REQUIRED

FROM: SOPHIE BLANC
Name (Printed or typed)

2165 SW 103 PLACE
Address

MIAMI, FLORIDA 33165
City, State & Zip

786-282-2939
Daytime Telephone number

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

ARTICLES OF INCORPORATION

OF

Home Ownership and Mortgage Education Services, Inc.

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**SECRETARY OF STATE
TALLAHASSEE, FLORIDA**

ARTICLE I

The name of this corporation is:

Home Ownership and Mortgage Education Services, Inc.

ARTICLE II

The term for which this corporation shall exist, shall be perpetual.

ARTICLE III

The general nature of the business or businesses to be transacted by said corporation shall be as follows:

To foster, support, and engage in activities relative to humanitarian relief, socioeconomic development, progress and ideals, including any and all activities, which are lawful and appropriate in accordance with the laws of the State of Florida. The organization shall engage in activities and programs that serve to promote socioeconomic, cultural and human development, mutual understanding, and public understanding among the different ethnic groups living in the State of Florida.

That of engaging in any activity permitted under the laws of the United States of America, its territories, districts, and possessions, and any activity permitted under the laws of the State of Florida, and to have, exercise, and enjoy the powers and privileges granted to corporations not for profit by Chapter 617, Florida Statutes.

To do all and everything necessary, suitable, and proper for the accomplishment of any of the purposes, of the attainment of any of the objects, or for the furtherance of the powers herein set forth, either alone or in association with other corporations, firms, or individuals, and to do every other act or acts, thing or things, incidental or appurtenant to or growing out of or connected with the aforesaid business of powers, or any part thereof; provided, that the same be not inconsistent with the laws under which this corporation is organized.

The purposes for which **Home Ownership and Mortgage Education Services, Inc.** is organized are exclusively charitable, scientific, literary and educational purposes, including, for such purposes, the making of distributions to organizations that qualify as exempt organizations within the meaning of section 501 © (3) of the Internal Revenue Code of 1986 or the corresponding section of any future federal tax code.

In pursuit of its goals, the organization shall establish the following objectives:

- 1) To rehabilitate single family homes;
- 2) To develop new constructions under the In-fill affordable housing program;
- 3) To establish a comprehensive homebuyer education program especially for first-time and low-moderate income persons;
- 4) To organize activities which serve to promote homeownership among low-income persons.
- 5) To seek and secure funds to help build and/or rehabilitate houses for low-income persons;

ARTICLE IV

No part of the net earnings of the organization shall inure to the benefit of, or be distributable to its members, trustees, officers, or other private persons, except that the organization 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 the purpose clause hereof. No substantial part of the activities of the organization shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the organization shall not participate in, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of any candidate for public office.

Notwithstanding any other provision of this document, the organization shall not carry on any other activities not permitted to be carried on (a) by an organization exempt from federal income tax under section 501 © (3) of the Internal Revenue Code, or corresponding section of any future federal tax code, or (b) by an organization, contributions to which are deductible under section 170 © (2) of the Internal Revenue Code, or corresponding section of any future federal tax code.

ARTICLE V

Members shall qualify for admission, and shall be admitted as members, in accordance with the by-laws of this corporation. A two-thirds vote of the membership shall be required for the election of new directors or for the removal of current directors. Annually, during the month of December, the membership shall elect, from among those nominees previously approved by the **Executive Committee** of the Board, those members receiving the highest number of votes as there are vacancies.

ARTICLE VI

The street address of the registered office of this corporation is:

2165 SW 103 Place, Miami, Florida 33165

ARTICLE VII

This corporation shall have as directors those persons designated in this Article below. The number of directors may be either increased or decreased from time to time by the By-Laws, but shall never be less than seven (7) nor more than twenty one (21). The names and addresses of the directors of this corporation are:

<u>NAME</u>	<u>ADDRESS</u>
Sophie Blanc, President	2165 SW 103 Place, Miami, Florida 33165
Alvaro Lopez, 1 st Vice President	7930 SW 97 th Avenue, Miami, Florida 33173
Henry Pineiro, 2 nd Vice President	4345 SW 72 nd Avenue, Suite C, Miami, FL 33155
Patrick De Landsheer , Secretary	700 S. Poinciana Blvd. # 8, Miami Springs, FL 33166
Jerome Washington, Ass't. Sec.	7801 NE 4 CT. #100, Miami, Florida 33142
Edel Cruz, Treasurer	220 Alhambra Circle #900, Miami, FL 33134
Blanca Wegener, Ass't. Treasurer	220 Alhambra Circle #900, Miami, FL 33134

ARTICLE VIII

The names and addresses of the officers who are to conduct the business of this corporation until those elected at the first election are as follows:

Sophie Blanc, President	2165 SW 103 Place, Miami, Florida 33165
Alvaro Lopez, 1 st Vice President	7930 SW 97 th Avenue, Miami, Florida 33173
Henry Pineiro, 2 nd Vice President	4345 SW 72 nd Avenue, Suite C, Miami, FL 33155
Patrick De Landsheer , Secretary	700 S. Poinciana Blvd. # 8, Miami Springs, FL 33166
Jerome Washington, Ass't. Sec.	7801 NE 4 CT. #100, Miami, Florida 33142
Edel Cruz, Treasurer	220 Alhambra Circle #900, Miami, FL 33134
Blanca Wegener, Ass't. Treasurer	220 Alhambra Circle #900, Miami, FL 33134

ARTICLE IX

Upon the dissolution of the corporation, assets shall be distributed for one or more exempt purposes within the meaning of section 501 © (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 a public purpose. Any such assets not so disposed of shall be disposed of by the Court of Common Pleas 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 purposes.

The name and address of the person signing these Articles is:

Name

Address

Sophie Blanc, President

2165 SW 103 Place, Miami, Florida 33165

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 18th day of August, 2003



Sophie Blanc, President

ARTICLE X

In compliance with section 48.091, Florida statutes, the following is submitted:

Home Ownership and Mortgage Education Services, Inc., desiring to organize or qualify under the laws of the state of Florida with its principal place of business at:

2165 SW 103 Place, Miami, Florida 33165

has named:

Sophie Blanc, President

2165 SW 103 Place, Miami, Florida 33165

as its agent to accept service of process within Florida.

Having been named to accept service of process for the above-stated corporation, at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of duties.



Sophie Blanc, President

FILED
03 AUG 22 AM 11:01
SECRETARY OF STATE
TALLAHASSEE FLORIDA

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation this 18th day of August, 2003



Sophie Blanc, President

STATE OF FLORIDA)
) ss:
COUNTY OF DADE)

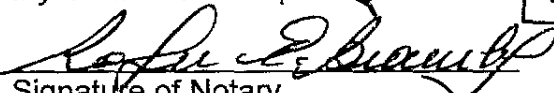
BEFORE ME, a notary public authorized to take acknowledgments in this state and county set forth above, personally appeared: **Sophie Blanc**, known to me and known by me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed these Articles of Incorporation.

The foregoing instrument was acknowledged before me this 18th day of August, 2003, by **Sophie Blanc**, President, who is personally known to me or who has produced DRIVER'S LICENSE (type of identification) as identification.

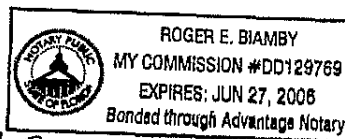
NOTARY PUBLIC - STATE OF FLORIDA

Printed name of notary

My Commission Expires:



Signature of Notary



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SECRETARY OF STATE
TALLAHASSEE, FLORIDA