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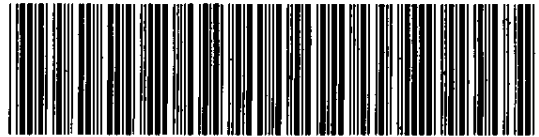
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TALLAHASSEE, FLORIDA

T. Burch DEC. 21 2008

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION

**Of HOUSING AND COUNSELING SERVICES FOR VETERANS AND
FAMILIES INCORPORATED**

We, the undersigned; acting as incorporators to form a corporation under the Florida Nonprofit-Corporation Act adopt the following Articles of Incorporation for such corporation:

ARTICLE I: NAME

The name of the corporation is: Housing and Counseling Services for Veterans and Families Incorporated.

ARTICLE II: PRINCIPAL OFFICE

The home office of the corporation is 16057 Tampa Palms Blvd. #217, Tampa FL 33647

ARTICLE III: PURPOSE

General: Housing and Counseling Services for Veterans and Families Incorporated is a Florida Non-Profit Corporation organized for the following purposes:

1. The Purpose of Housing and Counseling Services for Veterans and Families Incorporated is to provide quality affordable universal housing solutions and counseling services to veterans, elderly, distressed home owners and families in their communities where they live and work.
2. Housing and Counseling Services for Veterans and Families Incorporated empowers individuals through education and resources that promote financial responsibility, accountability, entrepreneurship, wealth building strategies, and home ownership.
3. Housing and Counseling Services for Veterans and Families Corporation is organized and shall be operated exclusively for charitable, housing, and educational purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1986, as amended (the "Code") or the corresponding section of any future federal tax code. Housing and Counseling Services for Veterans and Families Incorporated shall work to strengthen nonprofits through consulting, education, networking and resources.
4. To engage in any and all lawful activities incidental to the foregoing purposes, except as otherwise restricted herein.

5. Housing and Counseling Services for Veterans and Families Incorporated shall have all of the powers, duties, authorizations and responsibilities as provided and shall neither have nor exercise directly or indirectly in any activity, that would invalidate its status as a corporation that is exempt from federal income taxation as a Housing and Counseling Service for Veterans and Families described in Section 501(c)(3) of the Code.

ARTICLE IV: BOARD OF DIRECTORS

The business and affairs of the Corporation shall be conducted and managed by a Board of Directors, consisting of not less than three (3) and not more than (11) members. Members of the Board of Directors shall be elected in the manner determined in the By-Laws. The persons consenting to serve on the initial Board until the first election of the Board of Directors and their successors are duly elected, consisting of five (5) persons are:

1. Leroy Patterson , 16057 Tampa Palms Blvd #217 Tampa FL 33647
2. Elaine Patterson, 2516 Regal Oaks Ln. Lutz FL 33559
3. Marjorie Desporte, 5533 NW 53rd Cir. Fortlauderdale, FL 33073
4. Trudy Patterson, 2516 Regal Oaks Ln. Lutz FL 33559
5. Touya Harris, 20990 Winchester Dr. Southfield Mi. 48076

ARTICLE V: BY-LAWS AND AMENDMENTS

The By-Laws are to be originally made and may thereafter be altered or rescinded by a two-thirds vote of the active, privileged and senior members present at any meeting of the board, provided written notice of the proposed amendment shall have been given to the members at least two weeks prior to the meeting. There shall be no voting by proxy.

The corporation and its members will at all times abide and be governed and controlled by the Bylaws and policies of Housing and Counseling Services for Veterans and Families Incorporated now in force or hereafter from time to time adopted, insofar as any provision of such Bylaws may be applicable.

Whenever requested by the Board of Housing and Counseling Services for Veterans and Families Incorporated, the corporation shall dissolve or change its form of organization, as may from time to time be requested by said Board.

ARTICLE VI: AMENDMENTS TO ARTICLES

Amendments to these Articles of Incorporation may be proposed and adopted in the same manner as

the By-Laws are amended, as recited in ARTICLE V above.

ARTICLE VII: DISSOLUTION

In the event of the dissolution of this corporation, after paying or adequately providing for the debts or obligations of this corporation, the directors, or persons in charge of liquidation, shall grant, convey, assign and transfer the remaining assets of this corporation unto:

1. A state, a territory, a possession of the United States, or any political subdivision of any of the foregoing; or to the United States or the District of Columbia, to be used exclusively for public purposes.
2. A corporation, trust, or community chest, fund or foundation:
 - a. Created or organized in the United States or in any possession thereof, or under the law of the United States, any state or territory, the District of Columbia, or any possession of the United States;
 - b. Organized and operated exclusively for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals;
 - c. No part of the net earnings of which inures to the benefit of any private shareholder or individual; and
 - d. No substantial part of the activities of which is carrying on propaganda, or otherwise attempting to influence legislation.

The assets transferred to any organization listed above shall be used within the United States, or any of its possessions, exclusively for the purposes specified in subparagraph (b). No such organization listed above shall qualify for distribution unless such organization shall be an organization, association, fund or foundation organized and operated exclusively for charitable, religious, scientific or educational purposes which is a tax-exempt, non-profit corporation under the United States Internal Revenue Code, and which is recognized as such by the United States Bureau of Internal Revenue.

If the corporation holds any assets in trust at the time of dissolution thereof, such assets shall be dissolved corporation had its principal office, upon petition therefore by the Attorney General, or any person concerned in the liquidation.

ARTICLE VIII: REGISTERED AGENT

The name of the registered agent is: Leroy Patterson; the address of the registered agent is: 16057 Tampa Palms Blvd. #217 Tampa, FL 33647.

ARTICLE IX: INCORPORATORS

The incorporator/s for the corporation shall be Leroy and Elaine Patterson- Address 2516 Regal Oaks Lane, Lutz FL 33559.

STATE OF: FLORIDA

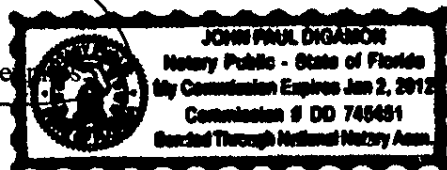
COUNTY OF: HILLSBOROUGH

I hereby certify that on this day, before me, a notary public duly authorized in the state and county above named to take acknowledgments, personally appeared Leroy Patterson and Elaine Patterson, to me known to be the persons described as subscribers in and who executed the foregoing articles of incorporation, and they acknowledged before me that they subscribed to those articles of incorporation.

WITNESS my hand and seal in the county and state named above, this 16th day of December 2008

Notary Public

My commission expires



(NOTARY SEAL)

President

Secretary/Treasurer

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

Signature/Registered Agent

Date

12/10/2008

12/10/2008