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(Business Entity Name)

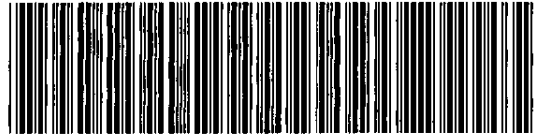
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FILED
09 SEP 21 PM 4:18
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

EP 9/22/09

COVER LETTER

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

SUBJECT: Neighborhood Housing Partners, 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: Michelle B. Davis
Name (Printed or typed)

1773 N State Road 7
Address

Lauderhill, Florida 33313
City, State & Zip

954-739-9099
Daytime Telephone number

mdavis@dfcmortgage.net
E-mail address: (to be used for future annual report notification)

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

**ARTICLES OF INCORPORATION
FOR
Neighborhood Housing Partners, Inc.
(A NOT-FOR-PROFIT CORPORATION)**

FILED
09 SEP 21 PM 4:18
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

We, the undersigned, being competent to contract and desirous of forming a corporation for non-profit purposes under the provisions of Chapter 617 of the Florida Statutes, do agree and submit the following as and for our Articles of Incorporation:

ARTICLE I – NAME

The name of this corporation shall be **NEIGHBORHOOD HOUSING PARTNERS, INC.** Its principal place of business shall be 1773 N. State Road 7, Second Floor, Lauderhill, FL 33313.

ARTICLE II – TERMS OF EXISTENCE

The Corporation shall have perpetual existence, unless dissolved sooner by operation of law or by corporate resolution.

ARTICLE III – PURPOSE

The Corporation is organized to operate as a **tax exempt organization** within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1986, as amended (hereinafter the "CODE"), and whose purpose is as follows:

- a) To foster, implement and promote affordable housing initiatives through educational workshops, innovative programs, and awareness, in an effort to address the challenges facing residents and first time homebuyers within inner-city urban neighborhoods, by establishing a comprehensive HUD-approved housing counseling center (i) that will provide educational training workshops and information for improving money management, pre- and post-purchase counseling, obtaining a mortgage from reputable mortgage lenders, credit review and corrective actions, and foreclosure avoidance; (ii) that will counsel deserving families on how to prevent and resolve housing issues so that they become educated housing consumers; (iii) to coordinate charitable and educational support for self-help projects such as neighborhood cooperatives relating to beautification projects, crime watch and home maintenance repair, etc.
- b) To work in partnership with governmental agencies, financial institutions, private businesses and foundations, civic groups, and others, to develop projects of housing (for both rental and home ownership) which will be attractive, safe, energy-efficient, and affordable for very low, low, and moderate income persons and families (as such terms are defined from time to time by appropriate government agencies). The Corporation will solicit grants, donations, and other funding needed to provide monetary subsidies for prospective homebuyers and rental assistance, and to finance the property acquisition, and buyer outreach and education, etc., which are necessary components in the affordable housing project development process. Participating in

such projects will consist of providing assistance in the revitalization of inner-city urban neighborhoods, working with other housing partners to eliminate slum and blight in the community, assisting lower income persons and families to secure decent housing that they can afford, and to stabilize families and neighborhoods.

- c) To do any and all lawful activities which may be necessary, useful, or desirable for the furtherance, accomplishment, fostering or attainment of the foregoing purposes, either directly or indirectly and either alone or in conjunction or cooperation with others, whether such others be persons or organizations of any kind or nature, such as corporations, firms, associations, trust, financial institutions, foundations, or governmental bureaus, departments or agencies.
- d) The Corporation is organized exclusively for charitable and educational purposes, including for such purposes, the making of distributions to organizations that qualify as a **tax exempt organization** under section 501(c)(3) of the Internal Revenue Code of 1986, or the corresponding section of any future United States federal tax code.

ARTICLE IV- POWERS

The Corporation shall possess and exercise all the powers and privileges granted by Chapters 617 of the Florida Statutes, or by any other law of Florida, together with all powers necessary or convenient to the conduct, promotion or attainment of the activities or purposes of the Corporation, limited only by the restrictions set forth in these Article of Incorporation.

The Corporation is organized as a not-for-profit entity, and no part of the net earnings of the corporation shall inure to the benefit of, or be distributable to its members, 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 III hereof. No substantial part of the activities of the corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, except as provided in section 501(h) of the Internal Revenue Code of 1986, and the corporation shall not participate in, or intervene in any political campaign (including the publishing or distribution of statements) on behalf of or in opposition to any candidate for public office.

Notwithstanding any other provisions of these Articles, the corporation shall not carry on any other activities not permitted to be carried on (a) by an corporation exempt from federal income tax under section 501(c)(3) of the Internal Revenue Code, or corresponding section of any future federal tax code, or (b) by a corporation, contributions to which are deductible under section 170(c)(2) of the Internal Revenue Code of 1986, or corresponding section of any future federal tax code.

ARTICLE V – MEMBERSHIP

The Members of the Corporation shall consist of each of those persons serving on the Board of Directors of the Corporation and such other persons as may become members of the Board, from time to time, as provided in the Bylaws. Each Member shall have the powers set forth in these Articles of Incorporation and as set forth in the Bylaws.

ARTICLE VII- BOARD OF DIRECTORS

The affairs of this Corporation shall be managed by a Board of Directors, consisting of not less than three (3) and never more than five (5) directors. The Directors shall be members of the corporation and elected and hold office in accordance with the Bylaws of the corporation. The names and addresses of the persons who are to serve as Directors initially, or until the first annual meeting of the corporation are:

<u>Names</u>	<u>Offices Held</u>	<u>Addresses</u>
Michelle B. Davis	Co-Chairman/Treasurer	1773 North State Road 7 Lauderhill, FL 33313
Fred D. Reynolds	Co-Chair/Secretary	990 NW 1st Street, Unit 7 Miami, FL 33128
Clemence Fiagome	Director	6261 Pine Terrance Plantation, FL 33317

ARTICLE VIII - BYLAWS

By-laws shall be hereinafter adopted by the corporation for the conduct of its business and the carrying out of its purposes, as the Corporation may deem necessary. Upon proper notice, such By-laws may be amended or repealed in whole or in part, by a vote of at least two-thirds of those members present at any regular meeting or any special meeting called for that specific purpose.

ARTICLE IX - AMENDMENT OF ARTICLES

These Articles may be amended, altered, or rescinded by a majority vote of the members present at a regular or special meeting of the corporation, provided all notice and quorum requirements are met.

ARTICLES X- DISSOLUTION

Upon the dissolution and winding up of the organization after paying or adequately providing for the debts and obligations of the organization, the remaining assets shall be distributed to a non-profit fund, foundation, association, or corporation organized and operated exclusively for the purposes specified in section 501(c)(3) of the Internal Revenue Code of 1986 and which has established its tax-exempt status under that section or corresponding section of a any future federal tax code; or shall be distributed to federal government, or to a state or local government, for a public purpose. Any such assets not so disposed shall be disposed of by a Court of Competent Jurisdiction of the county in which the principal office of the organization is then located to such organization or organizations as said Court shall determine, and which are organized and operated exclusively for such purpose.

ARTICLE XI- SUBSCRIBERS/INCORPORATORS

The name and address of the undersigned **Incorporator** is:

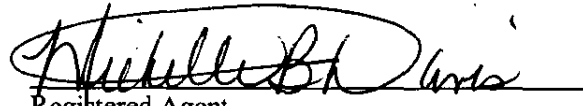
**Michelle B. Davis
1773 North State Road 7
Lauderhill, Florida 33313**

ARTICLE XII - REGISTERED AGENT

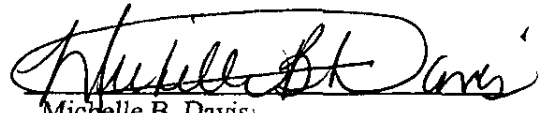
First, having been organized as a Not-for-Profit Corporation, **NEIGHBORHOOD HOUSING PARTNERS, INC.** hereby designates **Michelle B. Davis**, as its Registered Agent to accept process of service on its behalf at its place of business located at 1773 North State Road 7, Second floor, Lauderhill, FL 33313.

ARTICLE XIII - ACCEPTANCE

Having been advised of the responsibilities of a Registered Agent and having been designated by the above-named corporation, I **Michelle B. Davis** hereby accept to act in this capacity on this 18th day of September, 2009.

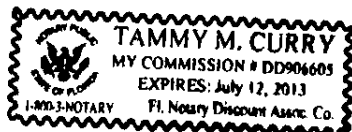

Registered Agent


IN WITNESS WHEREOF, we, the undersigned, has excited these Articles of Incorporation on this 18th day of September, 2009.


Michelle B. Davis

STATE OF FLORIDA
COUNTY OF BROWARD

BEFORE ME, the undersigned notary, did appear **MICHELLE B. DAVIS**, who upon being duly sworn, deposes and says "that they are the persons named in the foregoing Articles and that these Articles are being submitted for the purposes stated therein." SWORN TO AND SUBSCRIBED before me this 18th day of September, 2009.




Notary Public
7-12-2013
My Commission Expires

FILED
09 SEP 21 PM 4:18
SECRETARY OF STATE
TALLAHASSEE, FLORIDA