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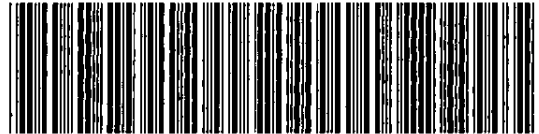
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10 JAN 22 PM 4:04
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

CP 1/25/10

COVER LETTER

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

SUBJECT: Home Loan Support Services Inc. Not for profit
(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: Mitra Concepcion
Name (Printed or typed)

245 Arch Creek Rd.
Address

North Miami, Florida 33181
City, State & Zip

561-366-7018
Daytime Telephone number

Vicki@kypsupportservices.org
E-mail address: (to be used for future annual report notification)

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

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10 JAN 22 PM 4:05
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**Articles of Incorporation
Of
Home Loan Support Services Inc. not for profit**

The undersigned incorporator, for the purpose of forming Incorporation under the state of Florida not for profit Incorporation act hereby adopts the following articles of Incorporation:

**Article I
Name**

The name of the Incorporation shall be: Home Loan Support Services Inc.

**Article II
Address of Principal office**

The address of Incorporation's principal office (or mailing address) 777 South Flagler Dr. suite 800 West W. Palm Beach Florida 33401.

**Article III
Purposes**

The specific purposes for which the incorporation is organized are:

- 1) To acquire State, Federal grants to help people keep the homes.
- 2) To aid people with loan modifications.
- 3) To assist people with financial problems such as but not limited to the following: debt settlement, loan modification and credit repair.

Said organization is organized solely for charitable, educational and religious purposes and specific purposes, for making of distributions to organizations that qualify as exempt organizations under section 501 (c)(3) of the internal revenue code, or corresponding section of any further tax code.

**Article IV
Manner of Election of Directors**

Directors will be elected by a majority, vote of the current members of the board of directors.

Article V

The duration of this Incorporation is perpetual, unless dissolved according to law.

**Article VI
Amendment**

These articles of Incorporation may be amended, altered, changed or repealed by the affirmative vote of a majority of the members of the Board of Directors at a meeting called for that purpose.

**Article VII
Bylaws**

Bylaws will be hereinafter adopted at the first meeting of the board of directors. Such bylaws may be amended or repealed, in whole or in part, by the directors in the manner provided therein. Any amendments to the bylaws shall be binding.

Article VIII

Quorum for Board of Directors Meeting

Unless otherwise provided for in the incorporation's bylaws, a majority of the board of directors, represented in person or by proxy, shall be required to constitute a quorum at a meeting of the board of directors.

Article IX

Initial registered office and agent

The address of this Incorporation initial registered office and its registered agent. Mitra Concepcion 245 Arch Creek Rd. North Miami, Florida 33181

Article X

Board of Directors

The powers of the Incorporation shall be exercised by or under the authority of and the business and affairs of the Incorporation shall be managed under the direction of the board of directors, which shall be at least three members initially. The number of directors may be increased or decreased by the board of directors from time to time as provided in the bylaws of the Incorporation. The Board of Directors shall always have at least three members. The names and addresses of the initial officers are:

- 1) Mirta Concepcion: President
2245 Arch Creek Dr.
North, Miami, Florida 33181
- 2) Francisco Concepcion: Vice President
2245 Arch Creek Dr.
North, Miami Florida 33181
- 3) Milta Lopez: Secretary/ Treasurer
2245 Arch Creek Dr.
North, Miami Florida 33181

B) Election of officers: The officers of this Incorporation shall be the President, Vice President and Secretary/ Treasurer. Other offices and officers maybe established or appointed by the Board of Directors of this Incorporation at any regular meeting. The qualifications, the time and manner of electing or appointing the duties of, the terms of office, and the manner of removing officers shall be set-fourth in the bylaws. The following officers have been elected by the Incorporation are set-forth herein.

Article XI

Incorporator

The name and street address of the incorporation signing these articles of Incorporation is as follows:

Name:
Mitra Concepcion

Address:
245 Arch Creek Dr.
North, Miami Florida 33181

Article XII
Net Earnings

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 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 activities not permitted to be carried on (a) by an organization exempt from income tax under section 501 (c) (3) of the Internal Revenue Code, or corresponding section of any further federal tax code, or (b) by an organization, contributes to which are deductible under section 170 (c) (2) of the Internal Revenue Code, or corresponding section of any future federal tax code.

Article XIII
Dissolution of the organization

Upon the dissolution of the organizations assets shall be distributed for one or more exempt purposes within the meaning of 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 disposed of shall be disposed of the by the court of the common pleas of the county in which the principal office of the organization or organizations, as said court shall determine, which are organized and operate exclusively for such purposes.

Article XIV
Emergency Bylaws

The board of directors of the incorporation may adopt bylaws to be effective only in an "emergency." An emergency exists if a quorum of the incorporation's directors cannot readily be assembled because of some catastrophic event. Emergency bylaws are subject to amendment or repeal by the directors.


Mitra Concepcion, Incorporator

Certificate designating place of Business of domicile For the Service of Process within This State
Naming Agent upon Whom Process May be Served.

In Pursuance of 48.091 (1) and 607.0501, State Of Florida. The following is submitted in compliance thereof.

Home Loan Support Services Inc. is organized as Incorporation under the laws of the State of Florida, with its initial registered address in Florida being 245 Arch Creek Rd. North Miami Florida 33181. Has named Mitra Concepcion located at the same address as the initial registered agent to accept service of process within this state.

Acknowledgement

Having named to accept service of process for the above-stated Incorporation, 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 my duties.

By: M. Concepcion
Mitra Concepcion

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10 JAN 22 PM 4:05
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TALLAHASSEE, FLORIDA