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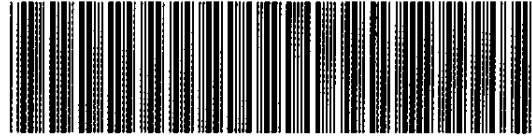
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

JUN 22 2010
D. A. WHITE

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ATTORNEY AT LAW
1247 FIRST AVENUE NORTH
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June 17, 2010

Department of State
Division of Corporations
Post Office Box 6327
Tallahassee, FL 32314

Re: Articles of Incorporation for Home Buyers and Foreclosure Prevention
Institute, Inc.

To Whom It May Concern:

Enclosed is the Articles of Incorporation for the above referenced corporation. Please file the original in your offices and return a Certified Copy of the Articles along with the Certificate of Status to us in the enclosed postage paid envelope.

We are enclosing a check in the amount of \$87.50, covering the Filing Fee, Registered Agent Designation, Certified Copy Fee and Certificate of Status Fee. Also enclosed is a photocopy of the Articles for return to our office.

Sincerely,



Ronald L. Nelson, Esquire

Cc: Joann Murray
Wail Mari

ARTICLES OF INCORPORATION

FOR

HOME BUYERS AND FORECLOSURE PREVENTION INSTITUTE, INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a corporation not for profit under the laws of Florida, pursuant to chapter 617, Florida Statutes, hereby adopts the following Articles of Incorporation:

**ARTICLE I
NAME**

1.1 **Name.** The name of the corporation shall be HOME BUYERS AND FORECLOSURE PREVENTION INSTITUTE, INC.

**ARTICLE II
PRINCIPAL PLACE OF BUSINESS AND MAILING ADDRESS**

2.1 **Principal Office and Mailing Address of the Corporation.** The principal place of business and the mailing address of this corporation shall be 7801 - 11th Street North, #203, St. Petersburg, Florida 33702.

**ARTICLE III
PURPOSE**

3.1 **Purpose.** The purposes for which the Corporation is formed and the objects to be carried on and promoted by it are as follows:

(A) The corporation is organized exclusively for charitable and educational purposes, including, for such purposes, the making of distributions to organizations that qualify as exempt organizations under Section 501(c)(3) of the Internal Revenue Code, or the corresponding section of any future federal tax code.

(B) The specific and primary purpose for which the corporation is organized is to educate potential home buyers with regard to renovating and purchasing homes.

**ARTICLE IV
BOARD OF DIRECTORS**

4.1 **Corporate Affairs.** The affairs of the corporation shall be managed by its Board of Directors. The Board of Directors shall have all the powers necessary or appropriate for the administration of the affairs of this corporation.

4.2 **Election.** Directors shall be elected in the manner set forth in the Bylaws of the corporation.

4.3 **Number.** This corporation shall have five (5) Directors constituting the initial Board of Directors. The corporation shall never have less than three (3) Directors. The number of directors may be either increased or decreased from time to time pursuant to the by-laws. The manner of election of the Directors shall be pursuant to the by-laws.

4.4 **Names and Addresses of Initial Directors.** The name and addresses of the persons who are to serve as the initial Board of Directors of this corporation until the election or appointment of successors are as follows:

Joann Dixon Murray, LhD
7801 – 11th Street North, #203
St. Petersburg, FL 33702

Tony Chedid
217 – 43rd Avenue NE
St. Petersburg, FL 33703

Wail Mari
1975 Montana Avenue NE
St. Petersburg, FL 33702

William Barnes, Phd, DCC, LhD
2510 – 1st Avenue South
St. Petersburg, FL 33712

Ronald L. Nelson, Esquire
Ronald L. Nelson, P.A.
1247 – 1st Avenue North
St. Petersburg, FL 33705

Audrey McGhee
Juvenile Welfare Board
2626 – 2nd Avenue South
St. Petersburg, FL 33712

Bishop James Hardy
Comforter House Ministries
521 Mountclair Rd.
Leesburg, FL 35748

Psalms Mack, Phd.
St. Petersburg College
1001 Mohawk Street
Clearwater, FL 33755

Grady Terrell
Terrell Industries
2067 - 1st Avenue North
St. Petersburg, FL 33713

Joseph Miller
Graydi, Inc.
1522 South Washington Avenue
Clearwater, FL 33756

ARTICLE V LIMITATIONS

5.1 **Limitations on Actions.** No part of the net earnings of the corporation shall inure to the benefit of, or be distributable to any member, director, officer or other private person, except that the corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to confer benefits on its members in conformity with the purposes set forth in Section 3.1 of these Articles. No substantial part of the activities of the corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the corporation 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 these Articles, the corporation shall not carry on any other activities not permitted to be carried on (a) by a corporation exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code of 1986, as amended (or the corresponding provision of any future United States Internal Revenue Law) or (b) by a corporation, contributions to which are deductible under Section 170(c)(2) of the Internal Revenue Code of 1986, as amended (or the corresponding provision of any future United States Internal Revenue Law).

ARTICLE VI DISSOLUTION

6.1 **Dissolution.** Upon the dissolution of the corporation, assets shall be distributed to one or more exempt purposes within the meaning of section 501(c)(3) of the Internal Revenue Code, or the corresponding section of any future

federal tax code, or shall be distributed to the federal government or to a local or state government for a public purpose. Any such assets not so disposed of shall be disposed of by a 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 purposes.

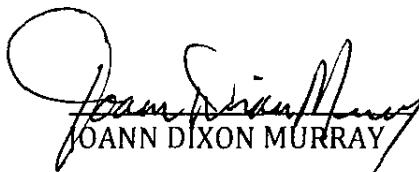
**ARTICLE VII
INITIAL REGISTERED AGENT AND STREET ADDRESS**

7.1 **Name and Address.** The name and the street address of the initial registered agent are: Joann Dixon Murray, 7801 - 11th Street North, #203, St. Petersburg, Florida 33702.

**ARTICLE VIII
INCORPORATOR**

8.1 **Name and Address.** The name and street address of the incorporator for these Articles of Incorporation are: Joann Dixon Murray, 7801 - 11th Street North, #203, St. Petersburg, Florida 33702.

IN WITNESS WHEREOF, the undersigned have made and subscribed to these Articles of Incorporation for the purposes therein set forth this 15 day of June, 2010.


JOANN DIXON MURRAY

**CERTIFICATE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE**

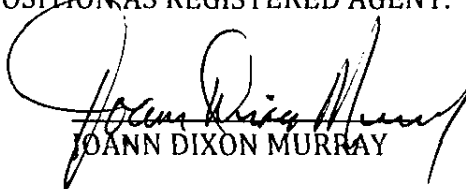
Pursuant to the provisions of sections 607.0501 or 617.0501, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation is: HOME BUYERS AND FORECLOSURE PREVENTION INSTITUTE, INC.

2. The name and address of the registered agent and office is:

Joann Dixon Murray
7801 - 11th Street North, #203
St. Petersburg, Florida 33702

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.


JOANN DIXON MURRAY

Dated: 6-15, 2010

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA