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Special Instructions to Filing Officer:

REMOVED TERM "AMENDED"

FROM "ARTICLES OF INC.".

CORRECTED ARTICLE I (NAME)

TO MATCH DOCUMENT & BYLAWS.

CORRECTED R. R. ADDRESS TO

MATCH DOCUMENT PER TELEPHINE

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EFFECTIVE DATE 10/01/12

COVER LETTER

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

SUBJECT: Northwest Community Lending Fund, Inc. (PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed is an original	and one (1) copy of the Artic	eles of Incorporation and	d 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 C	OPY REQUIRED	
FROM: Donald G. Gaffney Name (Printed or typed)				
5633 Cleveland Road Address				
Jacksonville, Florida .32209 City, State & Zip				
904-333-5529 Daytime Telephone number				
RECEIVED OCT -3 PHIP: 52	E-mail address: (to be used for fi	·	·	

Articles of Incorporation of NORTHWEST COMMUNITY LENDING FUND, Inc.

ARTICLE I: Name

NORTHWEST COMMUNITY LENDING FUND, Inc.

ARTICLE II: Address of Principal Place of Business

5206 North Pearl Street, Suite #5, Jacksonville, FL 32208

Mailing address of the corporation: Same as above.

ARTICLE III: Purpose

The Northwest Community Lending Fund, Inc. is organized to promote community economic development in underserved and economically distressed communities and markets, focusing on providing financing and development services and improving opportunities in the target areas for business development and community facilities. Northwest Community Lending Fund, Inc. shall operate exclusively in any other manner for such charitable purposes as qualify it as an exempt organization under Section 501(c)(3) of the Internal Revenue Code of 1986, as amended.

ARTICLE IV: Process for Electing Directors

The Directors shall be elected as set provided for in the Northwest Community Lending Fund, Inc. Bylaws.

ARTICLE V: Registered Agent

Donald G. Gaffney, 5633 Cleveland Road, Jacksonville, FL 32209

I certify that I am familiar with and accept the responsibilities of the registered agent.

Registered Agent Signature: Donald G. Gaffney

Article VI: Incorporator

Stephen A. Marro, 70 Andora Street, Saint Augustine, FL 32086

Incorporator Signature: Stephen A. Marro

ASSEE FLORIDA

Article VII: Directors

The directors of the corporation are:

Mr. Chris Nwasike, 225 Water Street, Suite #2000, Jacksonville, FL 32202

Ms. Barbara Corely, 342 Kori Road, Jacksonville, FL 32257

Mr. Patrick Hayle, 623 Beechwood Street, Jacksonville, FL 32206

Mr. Michael Seeraj, 623 Beechwood Street, Jacksonville, FL 32206

Mr. Stephen A. Marro, 70 Andora Street, Saint Augustine, FL 32209

Mr. Donald Gaffney, 5633 Cleveland Road, Jacksonville, FL 32209

Mr. Joshua Knight, PA, 8933 Western Way, Suite #12, Jacksonville, FL 32256

ARTICLE VIII: DISTRIBUTION OF ASSETS UPON DISSOLUTION

Upon dissolution of the Corporation, the Board of Directors shall, after paying or making provision for the payment of all the liabilities of the Corporation, dispose of all of the assets of the Corporation exclusively for the purposes of the Corporation in such manner, or to such organization or organizations organized and operated exclusively for charitable, educational, religious, or scientific purposes as shall at the time qualify as an exempt organization or organizations 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 Code), as the Board of Directors shall determine. Any such assets not so disposed of shall be disposed of by a court of competent jurisdiction in the county in which the principal office of the Corporation is then located, exclusively for such purposes or to such organization or organizations as such court shall determine, which are organized and operated exclusively for such purposes.

ARTICLE IX: AMENDMENTS

The Articles of the Corporation may be amended, repealed, or altered in whole or in part by a two-thirds vote of the Board of Directors at which a quorum shall be present. Notice of the proposed change shall be mailed to each Director at his or her last known address at least ten (10) days prior to the time and date of the meeting which is to consider and vote on such change or amendment. Upon approval and ratification of such amendment to the Articles of the Corporation by the Board of Directors as above set forth, the Officers of the Corporation shall thereupon proceed to file the amendments with the proper governmental authority.

ARTICLE X: Effective Date

The effective date for this corporation shall be October 1, 2012 -

EFFECTIVE DATE 10/01/12

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