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COVER LETTER

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

SUBJECT: HousingHelper.org, 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: Jay Fleisher, Esq.

Name (Printed or typed)

11380 Prosperity Farms Rd., Ste. 204

Address

Palm Beach Gardens, FL 33410

City, State & Zip

561-627-7004

Daytime Telephone number

jayfleisheresq@att.net

E-mail address: (to be used for future annual report notification)

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

FILE

ARTICLES OF INCORPORATION OF HOUSING HELPER.ORG, INC.

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SECRETARY OF STATE

The undersigned, who is a citizen of the United States, in order to form a Not for Profitcorporation under the provisions of the Florida Not for Profit Corporation Act (Chapter 617, Florida Statutes), hereby signs, verifies and submits the following Articles of Incorporation.

Article I: Name

The name of the corporation Not for Profit shall be **HOUSING HELPER.ORG**, INC. (hereinafter referred to as the "Corporation").

Article II: Duration

The Corporation shall have perpetual existence.

Article III: Purposes and Powers

3.1 Purposes: The Corporation is organized exclusively for charitable purposes, and more specifically, the Corporation is organized to:

- A. Provide rehabilitation and new construction for decent housing that is affordable primarily to very low and low to moderate income families (as defined by: the federal Department of Housing and Urban Development "HUD" regulations; federal Health and Human Services "HHS" regulations and/or definitions of other governmental agencies as applicable) with funds from Federal, State, County and City sources and funds from private individuals and institutions;
- B. To obtain said funds through activities including, but not limited to operation as a nonprofit mortgage broker;
- C. Lessen the burden of government in regard to provision of affordable housing opportunities for persons of low to moderate incomes;
- D. Maintain accountability to low-income community residents by maintaining at least one-third of the membership of the Board of Directors for (a) residents of low-income neighborhoods, or (b) other low-income community residents, or (c) elected representatives of low-income neighborhood organizations. Further, the corporation shall provide a formal process for low-income beneficiaries to advise the Corporation in its decisions regarding the design, siting, development, and management of affordable housing; and
- E. Carry on such other activities that are in furtherance of and in support of the foregoing purposes as are lawful and proper for corporations formed under the

Page 1 of 5 of Articles of Incorporation of Housing Helper.org, Inc.

Florida Not for Profit Corporation Act and Section 501(c)(3) of the Internal Revenue Code, or the corresponding section of any future federal tax code.

3.2 Powers: Subject only to such limitations as now or hereafter are prescribed by law or in the Corporation's Articles of Incorporation, the powers of the Corporation shall be as provided in the bylaws of the Corporation in accordance with Chapter 617, Florida Statutes. The Corporation is not organized for profit; it shall have no capital stock, and shall not be authorized to issue capital stock. The Corporation shall have all powers which now or hereafter are conferred by law upon a corporation organized for the purposes previously stated in this Article III or are necessary or incidental to the powers so conferred.

Article IV: Limitations

4.1 No part of the net earnings of the Corporation shall inure to the benefit of, or be distributable to its members, 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, and the corporation shall not participate in, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of or in opposition to any candidate for public office. Notwithstanding any other provision of these articles of incorporation, the corporation shall not carry on any other activities not permitted to be carried on (a) by a corporation exempt from the federal income tax under section 501(c)(3) of the Code, or the 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 Code, or the corresponding section of any future federal tax code.

4.2 The Corporation shall not discriminate against any employee or volunteer because of race, color, religion, creed, age, sex, national origin, ancestry, sexual preference or handicap not affecting job performance, nor shall this corporation discriminate against any client for these reasons.

4.3 Upon the dissolution of the corporation, assets shall be distributed for one or more exempt purposes within the meaning of section 501(c)(3) of the Code, or the corresponding section of any future federal tax code, or shall be distributed to the federal government, or to a state or local 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 V: Members

5.1 The Corporation shall have no members.

Page 2 of 5 of Articles of Incorporation of Housing Helper.org, Inc.

Article VI: Directors

6.1 The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation, but shall never be less than three (3) nor more than twenty-one (21).

6.2 The directors of the Corporation shall be elected in accordance with the methods and qualifications specified in the bylaws of the Corporation.

6.3 The names and addresses of the individuals to serve as the initial directors of the Corporation are as follows:

Paul L. Donohue, Jr.	Matt L. Curran	Anna June Hudak
8605 Doverbrook Drive	251 Hampton Pl.	6100 Case Road
Palm Beach Gardens, FL 33410	Jupiter, FL 33458	North Ridgeville, OH 44039
Kurt Stahura 9000 South Las Vegas Blvd. Las Vegas, NV 89123	James Huntington Sutch 5320 Lynn Lane Ellicott City, MD 21043	

6.4 The powers, duties, qualifications, terms of office, manner of election, and time and criteria for removal of directors shall be as set forth in the Bylaws of the Corporation.

6.5 Directors of this Corporation, and any Officers elected by the Directors of this Corporation, shall serve without compensation in that capacity except for reimbursement for actual expenses.

6.6 After incorporation, the directors of the Corporation shall hold an organizational meeting in accordance with Chapter 617, Florida Statutes, as amended, to adopt the bylaws of the Corporation, and to conduct such other business as required by the Corporation.

Article VII: Director Liability Limitations

7.1 If the Florida Not For Profit Corporations Act is hereafter amended to authorize corporate action further eliminating or limiting the personal liability of directors, then the liability of a director shall be eliminated or limited to the full extent permitted by the Florida Not for Profit Corporation Act, as so amended, without need for further amendment of these Articles of Incorporation or any other action by the Board of Directors. Any repeal or modification of this Article shall not adversely affect any right or protection of a director of the Corporation existing at the time of such repeal or modification for or with respect to an act or omission of such director occurring prior to such repeal or modification.

Article VIII: Indemnification and Insurance

8.1 Right to Indemnification. The Corporation shall have the power and authority to provide indemnification in accordance with the bylaws of the Corporation.

Page 3 of 5 of Articles of Incorporation of Housing Helper.org, Inc.

8.2 Insurance. The Corporation may maintain insurance at its expense in accordance with the bylaws of the Corporation.

Article IX: Bylaws

The Board of Directors shall adopt the initial Bylaws of the Corporation. Except to the extent otherwise provided in the Bylaws of the Corporation, the authority to make, alter, amend or repeal the Bylaws of the Corporation is vested in the Board of Directors.

Article X: Incorporator

The name and address of the incorporator of the Corporation is as follows:

<u>Name</u>

Address

8605 Doverbrook Drive

Palm Beach Gardens, FL 33410

Paul L. Donohue, Jr.



Article XI: Registered Officer and Agent

The address of the initial registered office of the Corporation shall be 1325 N. Congress Ave., Ste. 201, West Palm Beach, FL 33401-2005. The name of the initial registered agent of the Corporation at such address shall be Paul L. Donohue, Jr.

Acceptance of Appointment

Paul L. Donohue, Jr. hereby accepts the appointment of Registered Agent in the State of Florida for HOUSING HELPER.ORG, Inc. (the "Corporation"). I understand that as agent for the Corporation, it will be my responsibility to receive service of process in the name of the Corporation; to forward all mail to the Corporation; and to immediately notify the Office of the secretary of State in the event of my resignation, or of any changes in the registered office of the Corporation for which I am agent. 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.

Paul L. Donohue, Jr., Registered Agent

Article XII: Initial Principal Place of Business of Corporation

The address of the initial principal place of business of the Corporation shall be 1325 N. Congress Ave., Ste. 201, West Palm Beach, FL 33401-2005.

Article XIII: Amendments

These Articles of Incorporation maybe amended at any regular meeting of the Board of Directors or any special meeting of the Board of Directors called for that purpose, in either case upon receiving the vote of a majority of the directors in office.

IN WITNESS WHEREOF, the undersigned has signed these Articles of Incorporation this 27 day of November 2012.

Paul L. Donohue, Jr. Incorporator