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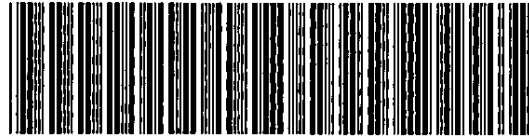
(Business Entity Name)

(Document Number)

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TALLAHASSEE FLORIDA

COVER LETTER

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

SUBJECT: Home Ownership Matters for Everyone, 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: Donnie Bass
Name (Printed or typed)

625 S US Hwy 41
Address

Inverness, FL 34450
City, State & Zip

(352) 533-7506
Daytime Telephone number

DonBass@DonnieBass.com
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

In compliance with Chapter 617, F. S., (Not for Profit)

Article I

Name

The name of the corporation shall be: **Housing Ownership Matters for Everyone, Inc.**

Article II

Principal Office

Principal street address:

625 S. US Hwy 41
Inverness, FL 34450

Mailing address:

625 S. US Hwy 41
Inverness, FL 34450

14 SEP 23 AM 10:24
SECRET
U.S. AIR FORCE
TALLAHASSEE, FL 32304

Article III

Purpose

The purposes for which the Corporation is organized are exclusively religious, charitable, scientific, literary and educational within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1986 or the corresponding provision of any future United States Internal Revenue law.

Notwithstanding any other provisions of these articles, this organization shall not carry on any activities not permitted to be carried on by an organization exempt from Federal Income Tax under Section 501(c)(3) of the Internal Revenue Code of 1986 or the corresponding provision of any future United States Internal Revenue Law.

The general nature and purpose of the Corporation shall be the advancement of the nonprofit sector through education, consultation, advocacy, publication, and such other activities as benefit the nonprofit sector. In effectuating such general purpose the Corporation may on a nonprofit basis include, but are not limited to, the following purposes:

- A. To acquire, construct, provide and/or operate housing including self-help housing, to fulfill the needs of very-low, low, and moderate income persons within the state, without regard to age, race, color, religion, sex, marital status, physical and medical handicap (must possess capacity to enter into a legal contract), or national origin;

- B. To acquire, improve, and operate any real or personal property or interest or right therein or appurtenant thereto;
- C. To sell, convey, assign, mortgage, or lease any real or personal property;
- D. To borrow money and to execute such evidence of indebtedness and such contracts, agreements, and instruments as may be necessary, and to execute and deliver any mortgage, deed of trust, assignment of income, or other security instrument in connection therewith; and to do all things necessary and appropriate for carrying out and exercising the foregoing purposes and powers.

Without limiting the foregoing, the Corporation may cooperate with any other religious, charitable, scientific, literary and educational organizations, including through the use of the employees, expertise, capabilities, credit worthiness, or other assets of the Corporation for the benefit of such other religious, charitable, scientific, literary and educational organizations to the extent that such religious, charitable, scientific, literary and educational organizations are exempt pursuant to Section 501(c)(3) of the Internal Revenue Code and that the mission and purposes of the same are not inconsistent with the mission and purposes of this Association, and that the activities of this Association on behalf of such other religious, charitable, scientific, literary, and educational organizations shall not violate Article III hereof.

Also without limiting the foregoing, the Corporation may operate as, or otherwise be qualified as or deemed to be, a Community Land Trust as contemplated by the Housing and Community Development Act of 1992, as the same may be modified, amended or superseded, and as such shall:

- A. Provide opportunities for very-low, low, and moderate income persons to secure housing that is decent and affordable and that is controlled by the residents on a long-term basis; and
- B. Preserve the quality and afford ability of housing for future very-low, low and moderate income residents; and
- C. Combat community deterioration in economically disadvantaged neighborhoods by promoting the development, rehabilitation, and maintenance of decent housing in these neighborhoods; by promoting economic opportunities for very-low, low and moderate income residents of these neighborhoods; by making land available for projects and activities that improve the quality of life in these neighborhoods; by assisting residents of these neighborhoods in improving the safety and wellbeing of their communities; and
- D. Protect the natural environment and promote the ecologically sound use of land and natural resources and the long term health and safety of the community.

In qualifying as, acting as, or otherwise being deemed a Community Land Trust the Corporation shall have the right and power to undertake activities appropriate for a Community Land Trust including, but

not limited to, (i) acquisition of parcels of land to be held in perpetuity, primarily for conveyance under long-term ground leases; (ii) the transfer of ownership of any structural improvements located on such leased parcels to the lessees; and (iii) the retention of a preemptive option to purchase any such structural improvement at a price determined by formula that is designed to insure that the improvements remain affordable to very-low, low or moderate income families in perpetuity.

To provide Homeownership Education and Counseling, following and instituting the National Industry Standards. This will be conducted by Certified Councilors, with the certifications from Neighborworks America Housing Counseling Certifications, as required by the National Industry Standards. The services to be included but not limited to are as follows:

- A. Pre-Purchase One-on-One Counseling
- B. Pre-Purchase Homebuyers Education Workshops
- C. Financial Management/Budget One-on-One Counselling for homeowners
- D. Rental One-on-One Counseling
- E. Post-Purchase homeowner's delinquency One-on-One Counseling
- F. Budget Briefing for Bankruptcy
- G. Post Purchase review of Budgets for homeowners for success

Article IV

Manner of Election

The Members of the Corporation shall be the Board of Directors elected in accordance with the Bylaws of the Corporation.

The affairs of the Corporation shall be managed by a Board of Directors that shall have all the powers necessary or appropriate for the administration of the affairs of the Corporation. There shall be no fewer than three nor more than eleven directors, as determined from time to time as provided in the Bylaws. The Board of Directors may elect such officers as they may from time to time determine to be necessary for the affective operation of the Corporation, including a President, Vice President, Secretary and Treasurer.

Article V

Initial Officers and/or Directors

Name and Title: Cheryl Lambert – President
625 S. US Hwy 41
Inverness, FL 34450

Name and Title: Donald M. Bass – Vice President
625 S. US Hwy 41
Inverness, FL 34450

Name and Title: Greg Younger – Secretary / Treasurer
625 S. US Hwy 41
Inverness, FL 34450

Article VI

Registered Agent

The name of Florida street address:

Name: Cheryl Lambert
Address: 625 W. US Hwy 41
Inverness, FL 34450

Article VII

Incorporator

The name of Florida street address:

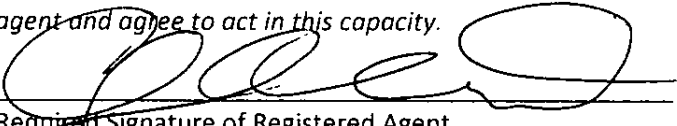
Name: Donald M. Bass
Address: 625 W. US Hwy 41
Inverness, FL 34450

Article VIII

Amendments

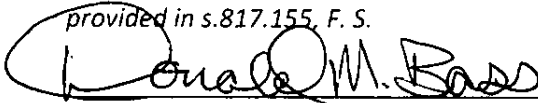
These Articles of Incorporation may be amended by a majority vote of the Board of Directors at any annual meeting, or special meeting called for that purpose.

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.


Required Signature of Registered Agent
Cheryl Lambert

9/29/2014
Date

I submit this document and affirm that the facts stated herein are true. I am aware that any false information submitted in a document to the Department of State constitutes a third degree felony as provided in s.817.155, F. S.


Required Signature of Incorporator
Donald M. Bass

9/19/2014
Date

FILED
14 SEP 23 AM 10:24
RECEIVED
DEPARTMENT OF STATE
TALLAHASSEE, FLORIDA

State of FLORIDA
County of Citrus

The foregoing instrument was acknowledged before me this 19th day
of September, 2014 by Cheryl Lambert,
who is personally known to me or who produced a
as identification, regarding the attached instrument described as
Articles Of Incorporation and to whose signature this notarization
applies.

(Seal)



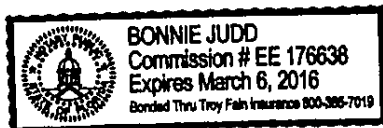
B. Judd
Bonnie Judd

My commission expires: 3-6-2016

State of FLORIDA
County of Citrus

The foregoing instrument was acknowledged before me this 19th day
of September, 2014 by Donald M. Bar,
who is personally known to me or who produced a
as identification, regarding the attached instrument described as
Articles Of Incorporation and to whose signature this notarization
applies.

(Seal)



B. Judd
Bonnie Judd

My commission expires: 3-6-2016