

N94000004755

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

PICK-UP WAIT MAIL

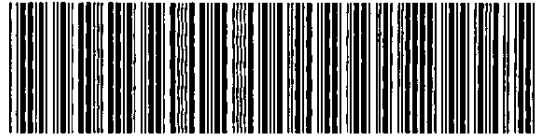
(Business Entity Name)

(Document Number)

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COVER LETTER

TO: Amendment Section
Division of Corporations

SUBJECT: AFFORDABLE HOME OWNERSHIP CORPORATION
Name of Corporation

DOCUMENT NUMBER: N94000004755

The enclosed Amendment and fee are submitted for filing.

Please return all correspondence concerning this matter to the following:

RUFUS L. SMITH
Name of Contact Person

Affordable Home Ownership Corporation
Firm/Company

11510 LaGuna Court
Address

Jacksonville Florida 32218
City/State and Zip Code

ahocrsmith@aol.com
E-mail address: (to be used for future annual report notification)

For further information concerning this matter, please call:

RL Smith at (904) 554-0682
Name of Contact Person Area Code & Daytime Telephone Number

Enclosed is a check for the following amount:

- \$35.00 Filing Fee
- \$43.75 Filing Fee & Certificate of Status
- \$43.75 Filing Fee & Certified Copy (Additional copy is enclosed)
- \$52.50 Filing Fee, Certificate of Status & Certified Copy (Additional copy is enclosed)

Mailing Address:
Amendment Section
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

Street Address:
Amendment Section
Division of Corporations
Clifton Building
2661 Executive Center Circle
Tallahassee, FL 32301



FLORIDA DEPARTMENT OF STATE
Division of Corporations

June 4, 2009

RUFUS L. SMITH
11510 LAGUNA COURT
JACKSONVILLE, FL 32218

SUBJECT: AFFORDABLE HOUSING CONSULTANTS & TRUST, INC.
Ref. Number: N94000004755

We have received your document for AFFORDABLE HOUSING CONSULTANTS & TRUST, INC. and your check(s) totaling \$43.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

Amendments for nonprofit corporations are filed in compliance with section 617.1006, Florida Statutes. Please see the attached information.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6916.

Carol Mustain
Regulatory Specialist II

Letter Number: 309A00018838

Articles of Amendment
to
Articles of Incorporation
of

AFFORDABLE HOUSING CONSULTING TRUST
(Name of Corporation as currently filed with the Florida Dept. of State)

N94000004755

(Document Number of Corporation (if known))

Pursuant to the provisions of section 617.1006, Florida Statutes, this *Florida Not For Profit Corporation* adopts the following amendment(s) to its Articles of Incorporation:

A. If amending name, enter the new name of the corporation:

AFFORDABLE HOME OWNERSHIP CORPORATION

The new name must be distinguishable and contain the word "corporation" or "incorporated" or the abbreviation "Corp." or "Inc." "Company" or "Co." may not be used in the name.

B. Enter new principal office address, if applicable:

(Principal office address MUST BE A STREET ADDRESS)

11570 Laguna Ct
JACKSONVILLE, FLORIDA 32218

C. Enter new mailing address, if applicable:

(Mailing address MAY BE A POST OFFICE BOX)

SAME

D. If amending the registered agent and/or registered office address in Florida, enter the name of the new registered agent and/or the new registered office address:

Name of New Registered Agent:

R.L. Smith

Without Prejudice

New Registered Office Address:

(Florida street address)

Florida

(City)

(Zip Code)

New Registered Agent's Signature, if changing Registered Agent:

I hereby accept the appointment as registered agent. I am familiar with and accept the obligations of the position.

R.L. Smith

Without Prejudice

Signature of New Registered Agent, if changing

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TALLAHASSEE, FLORIDA

If amending the Officers and/or Directors, enter the title and name of each officer/director being removed and title, name, and address of each Officer and/or Director being added:

(Attach additional sheets, if necessary)

<u>Title</u>	<u>Name</u>	<u>Address</u>	<u>Type of Action</u>
President	RUFUS SMITH	11510 LAGUNA C JACKSONVILLE, FLA. 32218	<input checked="" type="checkbox"/> Add <input type="checkbox"/> Remove
Secretary	PATRICIA SMITH	SAME AS ABOVE	<input checked="" type="checkbox"/> Add <input type="checkbox"/> Remove
Treasurer	C R SMITH	SAME AS ABOVE	<input checked="" type="checkbox"/> Add <input type="checkbox"/> Remove

E. If amending or adding additional Articles, enter change(s) here:

(attach additional sheets, if necessary). (Be specific)

The date of each amendment(s) adoption: 2/16/2009

Effective date if applicable: 4/10/2009
(date of adoption is required)
(no more than 90 days after amendment file date)

Adoption of Amendment(s) **(CHECK ONE)**

- The amendment(s) was/were adopted by the members and the number of votes cast for the amendment(s) was/were sufficient for approval.
- There are no members or members entitled to vote on the amendment(s). The amendment(s) was/were adopted by the board of directors.

Dated 6/11/2009
All Rights Reserved per UCC-1-207

Signature Rufus L. Smith
(By the chairman or vice chairman of the board, president or other officer-if directors have not been selected, by an incorporator – if in the hands of a receiver, trustee, or other court appointed fiduciary by that fiduciary)

RUFUS L. SMITH
(Typed or printed name of person signing)

President
(Title of person signing)

Tax ID-593286706

Amended

ARTICLES OF INCORPORATION
OF
AFFORDABLE HOME OWNERSHIP CORPORATION
A NON-PROFIT CORPORATION

These Articles of Incorporation are signed and acknowledged by the non-profit corporation under the provisions of the Florida Non-Profit Corporation Act as follows:

ARTICLE I

Name: The name of the proposed corporation is **Affordable Home Ownership Corporation.**

ARTICLE II

Duration: The duration of the corporation shall be perpetual.

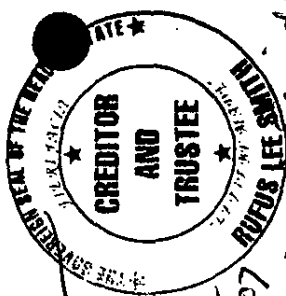
ARTICLE III

Offices: The location of the corporation is the City of Jacksonville, County of Duval, and State of Florida. The address of the registered office is 11510 Laguna Court, Jacksonville, Florida 32218. The name of the registered agent at said address is R.L. Smith. Principal office of corporation is the same as Registered Agent. Telephone (904) 922-1800

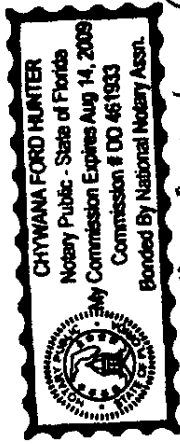
ARTICLE IV

Purpose: The corporation is organized as a non-profit corporation for the following purposes:

- (A) The specific and primary purposes are:
 - (1) To raise the economic, educational and social levels of the underprivileged residents of Lake City (Columbia County), Florida, and its trade area, who are substantially underemployed and have low income, by fostering and promoting community-wide interest and concern for the problems of such residents, and to that end;
 - (a) Racial tension, prejudice, and discrimination of economic and otherwise may be eliminated;
 - (b) Sickness, poverty and crime may be lessened and;
 - (c) Educational and economic opportunities may be expanded among the residents of Lake City (Columbia County), Florida, and its trade area.



State of Florida
County of Duval



Chywana Ford Hunter

Original Copy
As of J. Smith
All Rights Reserved Per UCC 1-207

ARTICLE IV (continued)

- (2) To expand the opportunities available to said residents to own, manage, and operate business enterprises in economically underprivileged or depressed areas; to assist said residents and groups in developing management skills necessary for the successful operation of business enterprises; to provide financial support for the successful operation of business enterprises by said residents and to assist said residents in obtaining such financial support from other sources.
 - (3) To aid, support and assist by gifts, contributions or otherwise, other corporations, community chests, funds and foundations organized and operated exclusively for charitable, religious, scientific, literary or educational purposes, no part of the net earnings of which inures to the benefit of any private shareholders or individual, and no substantial part of the activities of which is carrying on propaganda, or otherwise attempting to influence legislation.
 - (4) To do any and all lawful activities which may be necessary, useful or desirable for the furtherance, accomplishment, fostering or attainment of the foregoing purposes, either directly or indirectly, and either along or in conjunction or cooperation with others, whether such others be persons or organizations of any kind or nature such as corporations, firms, associations, trust, institutions, foundations, or governmental bureaus, departments or agencies.
- (B) In furtherance, but not in limitation, of the foregoing charitable and educational purposes, the corporation shall have the following powers:
- (1) To solicit, collect, and receive money and other assets, and to administer funds and contributions received by grant, gift, deed bequest or devise and otherwise to acquire money, securities, property, rights and services of every kind and description, and to hold, invest, expand, contribute, use, sell or otherwise dispose of any money, securities, property,

ARTICLE IV (continued)

rights or services so acquired for the purpose above mentioned;

- (2) To borrow money and to make, accept, endorse, execute and issue bonds, debentures, promissory notes, and other corporate obligations, for monies borrowed, or in payment for property acquired or for any of the purposes of the corporation, and to secure payment of any such obligation by mortgage, ledge, deed, indenture, agreement or other instrument of trust, or by other lien upon, assignment of or agreement in regard to all or any part of the property, rights or privileges of the corporation;
- (3) To invest and reinvest its funds in such mortgages, bonds, notes, debentures, shares of preferred and common stock, and any other securities of any kind whatsoever, and property, real, personal or mixed, tangible or intangible, all as the corporation's board of directors shall deem advisable, and as may be permitted by law;
- (4) To provide advice, support, credit, funds, capital, gifts and all other lawful forms of assistance, financial and otherwise, to or for use in business enterprises owned, or destined to be owned, by said residents and groups.
- (5) To furnish management, administrative and other business advice, support, training and technical assistance to said residents and groups in order to enable them to develop necessary skills to successfully operate business ventures.
- (6) To encourage and voluntarily assist said residents and groups to organize, create, acquire, obtain financing for, own, manage and operate business enterprises.
- (7) To obtain information and conduct research, studies and analysis of the problems of said community, and prepare and publish reports as to any and all matters that may be of use in furthering the expansion of residents and groups, as to markets, products, services, skills, sources of financing and any and all other matters.

ARTICLE IV (continued)

- (8) To conduct educational and other efforts to eliminate prejudice and discrimination in the business and financial communities and to foster the establishment of sound and constructive relationships between the business and financial communities and said residents and groups seeking opportunities to business.
- (9) To aid, support and assist by gifts, contributions, loans, investments and other lawful forms of assistance, other persons or organizations seeking to expand the opportunities for business ownership by said residents and groups in organizing, creating, acquiring, obtaining financing for, owning, managing and operating business enterprises.
- (10) To conduct educational activities designed to provide counseling, instruction or training of said residents and groups for the purpose of improving or training of said residents and groups for the purpose of improving or developing their capabilities, language and job skills, and the instruction of the public on subjects useful to said residents and groups, and beneficial to the community as a whole, and "production of affordable housing."
- (11) To engage in housing construction and related activities in order to improve the living conditions of said residents.
- (11B) To acquire, construct, provide, and operate rental housing and related facilities suited to the special needs and living requirements of eligible occupants, without regard to age, race, color, religion, sex, marital status, physical or mental handicap (must possess capacity to enter into a legal contract) or national origin;

To acquire, construct, provide and/or operate other 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 or mental handicap (must possess capacity to enter into a legal contract) or national origin;

ARTICLE IV (continued)

To acquire, improve, and operate any real or personal property or interest or right herein or appurtenant thereto;

To sell, convey, assign, mortgage, lease any real and personal property;

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.

- (12) To engage in the activity of operating business ventures for the purpose of providing job training, employment, and managerial development opportunities to said residents for the charitable purpose of furthering the economic development of the community, and the "production of affordable housing."
 - (13) To engage in any and all other activities which will directly or indirectly improve the welfare and economic conditions of said residents and groups; and
 - (14) To exercise all other rights and powers conferred upon corporations formed under the General Non-profit Corporation Law of the State of Florida., provided, however, that the company shall not engage in any activities or exercise any powers, including those specifically mentioned herein, that are not in furtherance of the specific and primary charitable, and educational purposes of the corporation.
- (C) All of the foregoing purposes and powers shall be exercised exclusively for charitable and educational purposes in such manner that the company shall qualify as an exempt organization under section 501(c) (3) of the Internal Revenue Code of 1954.

ARTICLE V

Qualification of Members. Any person eighteen (18) years of age or older who resides, or who is employed or who does business in Lake City (Columbia County) Florida, and its trade area, is eligible for membership in this corporation.

The corporation requests a \$25.00 a year membership fee from those who can afford to pay it, but the \$25.00 membership fee is not a criteria for membership. The conditions and regulations of membership shall be determined and fixed in the corporation's by-laws.

ARTICLE VI

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, any political campaign on behalf of any candidate for public office. Notwithstanding any other provisions of these Articles, the corporation shall not carry on any other activities not permitted to be carried on by a corporation exempt from federal and state income taxes under section 501(c) (3) of the Internal Revenue Code of 1954.

ARTICLE VII

Incorporators: The names and places of residences of each of the incorporator: *to these amended Articles*

Woodrow Page
3436 Moncrief Road
Jacksonville, FL 32209

Aline C. Murphy
429 Linwood Avenue
Jacksonville, FL 32206

Patricia W. Smith
11510 Laguna Court
Jacksonville, FL 32218

ARTICLE VIII

Officers: The names of the officers chosen at the initial meeting and who will serve until their respective successors are elected at the subsequent meeting are as follows:

President: Woodrow Page
3436 Moncrief Road
Jacksonville, FL 32209

Secretary: Patricia W. Smith
11510 Laguna Court
Jacksonville, FL 32218

Treasurer: Aline Murphy
429 Linwood Avenue
Jacksonville, FL 32206

ARTICLE VIII (continued)

The officers of the corporation shall be elected by the board of directors of the corporation and each officer must be a member in good standing.

ARTICLE IX

Board of Directors: The board of directors' election or appointment shall be contained in the corporation's by-laws. The names and addresses of the initial directors until the first meeting of the corporation are:

- 1) Woodrow Page
3436 Moncrief Road
Jacksonville, FL 32209
- 2) Patricia W. Smith
11510 Laguna Court
Jacksonville, FL 32218
- 3) Aline C. Murphy
429 Linwood Avenue
Jacksonville, FL 32206

The number of directors may be fixed or changed from time to time by amendment of the By-laws of this corporation adopted by the vote of the members of the corporation entitled to vote at a meeting of members of the corporation called pursuant to the By-laws, but in no event shall the number of directors be less than five (5).

ARTICLE X

The By-laws may be amended at a special call meeting of the membership for that purpose as outlined in the By-laws.

ARTICLE XI

The corporation is formed solely for charitable and educational purposes. The corporation is not organized, nor shall it be operated for the primary purpose of generating pecuniary gain of profit, and it will not distribute any gain, profit, or dividends to the members thereof, or to any individual, 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 its specific and primary purposes. The property, assets, profit, and net income of the corporation are irrevocably dedicated to charitable, educational and scientific purposes, and no part of the profit or net income of the corporation shall inure to the benefit of any director, officer, or member thereof or to the benefit of any individual.

ARTICLE XII

Upon winding up and dissolution of the corporation, the assets of the corporation remaining after payment of, or provision for payment of, all debts and liabilities of the corporation shall be distributed to an organization and used exclusively to accomplish the general purposes for which this corporation is organized. If the corporation holds any assets in trust, such assets shall be disposed of in such manner as may be directed by decree of the appropriate Court of Duval County, in which the corporation's principal office is located, upon petition thereof by the Attorney General or by any person concerned in the liquidation.

ARTICLE XIII

In the event that this corporation shall become a "private foundation" within the meaning of section 509 of the Internal Revenue Code of 1954, the corporation shall distribute its income for each taxable year at such time and in such manner as not to subject it to tax under section 4942 of the Internal Revenue Code; shall not engage in any act of self-dealing as defined in section 494(d) of the Internal Revenue Code; shall not retain any excess business holdings as defined in section 4943(c) of the Internal Revenue Code; shall not make any investment in such manner as to subject it to tax under section 4944 of the Internal Revenue Code; and shall not make any taxable expenditures as defined in the section 4943(d) of the Internal Revenue Code.

ARTICLE XIV

Any person (and the heirs, executors and administrators of such person) made or threatened to be made a party to any action, suit or proceeding by reason of the fact that he is or was a director or officer of the corporation shall be indemnified by the corporation against any and all liability and the reasonable expenses, including attorneys' fees and disbursements, incurred by him (or by his heirs, executors or administrators) in connection with the defense or settlement of such action, suit or proceeding, or in connection with any appearance therein, except in relation to matters as to which it shall be adjudged in such action, suit or proceeding that such director or officer is liable for negligence or misconduct in the performance of his duties. Such right of indemnification shall not be deemed exclusive of any other rights to which such director or officer (or such heirs, executors or administrators) may be entitled apart from this Article.

ARTICLE XV (continued)

which such director or officer (or such heirs, executors or administrators) may be entitled apart from this Article.

IN WITNESS WHEREOF, the Incorporators have signed these Articles of Incorporation the 13th day of September, 1994.

WITNESSES:

[Signature]

Walter Ward

[Signature]

[Signature]

Alicia C. Murphy

SWORN TO AND SUBSCRIBED BEFORE ME THIS 13th DAY OF SEPTEMBER, 1994.

MY COMMISSION EXPIRES:

NOTARY PUBLIC, STATE OF FLORIDA.
MY COMMISSION EXPIRES: May 22, 1995.
ISSUED THRU NOTARY PUBLIC UNDERWRITERS.

[Signature]
Notary Public

[Signature]
Registered Agent

I hereby declare to
and receive the duties and
responsibilities as registered
agent for said corporation.

DESIGNATION OF REGISTERED AGENT FOR SERVICE OF PROCESS

In pursuance of

the following is submitted in compliance with said Act;

First, that the Affordable Home Ownership Corporation
an _____ not-for-profit corporation, desiring to
organize under the laws of the State of Florida with its
principal place of business and office located at 11510 Laguna Court
Jacksonville, FL 32218 as indicated in the Articles of Incorporation, at the City
of Jacksonville, County of Duval, State of
Florida, has named R. L. Smith, located at 11510
Laguna Court City of Jacksonville County of Duval
State of Florida, as its Agent to accept services of process
within this State.

Executive Director

TITLE:

September 13, 1994

DATE:

ACKNOWLEDGEMENT:

Having been named to accept service of process for the above
stated corporation as Agent, at place designated in this certificate, I
HEREBY ACCEPT to act in this capacity and agree to comply with the
provisions of said Act relative to keeping open said office.

BY: _____

R. L. Smith