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NEW FILINGS	AMENDMENTS	
Profit	Amendment	2
NonProfit	Resignation of R.A., Officer,	Director (F)
Limited Liability	Change of Registered Agent	7,
Domestication	Dissolution/Withdrawal	
Other	Merger	
OTHER FILINGS	REGISTRATION/ QUALIFICATION	
Annual Report	Foreign	
Fictitious Name Name Reservation	Limited Partnership	
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	Trademark	Examiner's Initials
		CIRILLE I MINION

Other

CR2E031(10/92)

# ARTICLES OF INCORPORATION OF

# HOME BUYER ASSISTANCE FOUNDATION, INC

The undersigned subscribers to these Articles of Incorporation, a natural person competent to contract, hereby forms a non profit corporation under the laws of the State of Florida.

### ARTICLE I. NAME

The name of the non profit corporation shall be:

# HOME BUYER ASSISTANCE FOUNDATION, INC

The initial principal place of business of this corporation is:

13472 Biscayne Blvd. North Miami, Florida 33181

# ARTICLE II. NATURE OF BUSINESS

The corporation will be of a charitable nature and will loan down payment funds, at below market rates, to needy low and middle income families in order to assist them in buying homes. This corporation may also engage in the aquisition of real property and resell it to needy families providing down payment and purchasing assistance. The corporation may also engage or transact in any or all lawful activities of a non profit nature that is permitted under the laws of the United States of America, the State of Florida or any other state, country, territory or nation.

# ARTICLE III INDEMNITY

The Corporation shall indemnify its director, officers and employees as follows:

(a) Every director, officer, or employee of the Corporation shall be indemnified by the Corporation against all expenses and liabilities, including counsel fees, reasonably incurred by or imposed upon him in connection with any proceeding to which he may be made a party, or in which he may become involved, by reason of his being or having been a director, officer, employee or agent of the Corporation or is or was serving at the request of the Corporation as a director, officer, employee or agent of the corporation, partnership, joint venture, trust or enterprise, or any settlement thereof, whether or not he is a director, officer, employee or agent at the time such expenses are incurred, except

in such cases wherein the director, officer, or employee is adjudged guilty of willful misfeasance or malfeasance in the performance of his duties; provided that in the event of a settlement the indemnification herein shall apply only when the Board of Directors approves such settlement and reimbursement as being for the best interests of the Corporation.

(b) The Corporation shall provide to any person who is or was a director, officer, employee, or agent of the Corporation or is or was serving at the request of the Corporation as a director, officer, employee or agent of the corporation, partnership, joint venture, trust or enterprise, the indemnity against expenses of suit, litigation or other proceedings which is specifically permissible under applicable law.

# ARTICLE IV. ADDRESS

The street address of the initial registered office of the corporation shall be

13472 Biscayne Blvd. North Miami, Florida 33181

and the name of the registered agent of the corporation at that address is:

## Maria A. Harris

# ARTICLE V TERM OF EXISTENCE

The corporation is to exist perpetually.

### ARTICLE VI. DIRECTORS

This non profit corporation shall have three directors. The directors will be appointed as per the by laws of the corporation.

# ARTICLE VII INCORPORATOR & REGISTERED AGENT

The name and street address of the incorporator to these Articles of Incorporation is:

Maria A. Harris 13472 Biscayne Blvd. North Miami, Florida 33181

I, the undersigned, hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal this 22th day of February 1995.

Maria A. Harris - Registered Agent

STATE OF FLORIDA COUNTY OF DADE

MARY GONZALEZ
/ Notary Public of the of the rida
My Commission 1 Aprel March 3, 1997
Commission No. CC 262735

The foregoing instrument was acknowledged before me this 22nd day of February 1995.

No iry Public State of Florida at Large