

N96000001169

Date: February 27, 1996

To: Corporate Filings Office
Department of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

From: Home Ownership Assistance Program, Inc.
425 North Magnolia Avenue
Orlando, FL 32801
(407) 422-1000

Corporate Filings Office:

100001728401
-02/29/96--01074--014
****131.25 ****131.25

I enclose an original and one copy of the proposed Articles of Incorporation of Home Ownership Assistance Program, Inc.

Please file the Articles of Incorporation and return a Certificate of Incorporation (or file-stamped copy of the original Articles) to me at the above address.

A check/money order in the amount of \$131.25, made payable to your office, for total filing and processing fees is enclosed.

Sincerely,

Susan Brantley

Susan Brantley
Incorporator

STATE DEPT OF STATE
TALLAHASSEE - FLORIDA

96 FEB 29 PM 1:01

FEB 29 1996

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**ARTICLES OF INCORPORATION
OF
HOME OWNERSHIP ASSISTANCE PROGRAM, INC.
A NON-PROFIT CORPORATION**

96 FEB 29 PM 1:01
CLERK OF STATE
TALLAHASSEE, FLORIDA

The undersigned, acting as Incorporator(s) of a corporation pursuant to chapter 617, Florida Statutes, adopt(s) the following Articles of Incorporation:

ARTICLE I

Name

The name of the corporation shall be: **Home Ownership Assistance Program, Inc.**

ARTICLE II

Principal place of business and mailing address.

The principal place of business and mailing address of this corporation shall be:
425 North Magnolia Avenue, Orlando, FL 32801.

ARTICLE III

Purpose(s)

The specific purposes for which the corporation is organized are: To provide home ownership education and make available affordable housing to the general public through charitable assistance.

This corporation is organized exclusively for one or more of the purposes as specified in Section 501(c)(3) of the Internal Revenue Code, including, for such purposes, the making of distributions to organizations that qualify as exempt organizations under section 501(c)(3) of the Internal Revenue Code, or corresponding section of any future federal tax code.

ARTICLE IV

Manner of election of directors.

The manner in which the directors are elected or appointed is as follows: The method of election of directors shall be stated in the Bylaws.

ARTICLE V

Limitation of corporate powers.

The corporate powers of this corporation are as provided in section 617.0302, Florida Statutes.

ARTICLE VI

Initial registered agent and street address.

The name and street address of the initial registered agent is:

Susan A. Brantley
425 North Magnolia Avenue
Orlando, FL 32801

ARTICLE VII
Incorporators

The names and addresses of the incorporators for these articles of incorporation are:

Susan A. Brantley
6616 Sugarbush Drive
Orlando, FL 32819

Melanie K. Kramer
9613 Chandon Drive
Orlando, FL 32825

Lenna Gordon
3404 Lariat Lane, Apt. 36
Orlando, FL 32826

ARTICLE VIII
Additional Provisions

Any additional provisions for the operation of the corporation are as follows:

Upon the dissolution of this corporation, its assets remaining after payment, or provision for payment, of all debts and liabilities of this corporation shall be distributed for one or more exempt purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code or shall be distributed to the federal government, or to a state or local government, for a public purpose.

No substantial part of the activities of this corporation shall consist of carrying on propaganda, or otherwise attempting to influence legislation (except as otherwise provided by Section 501(h) of the Internal Revenue Code), and this 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.

No part of the net earnings of this corporation shall inure to the benefit of, or be distributable to, its members, directors, officers, or other private persons, except that this 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 these Articles.

Notwithstanding any other provision of these Articles, this corporation shall not carry on any other activities not permitted to be carried on (1) by a corporation exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code or (2) by a corporation contributions to which are deductible under Section 170(c)(2) of the Internal Revenue Code.

In any taxable year in which this corporation is a private foundation as described in Section 509(a) of the Internal Revenue Code, the corporation 1) shall distribute its income for said period at such time and manner as not to subject it to tax under Section 4942 of the Internal Revenue Code; 2) shall not engage in any act of self-dealing as defined in Section 4941(d) of the Internal Revenue Code; 3) shall not retain any excess business holdings as defined in Section 4943(c) of the Internal Revenue Code; 4) shall not make any investments in such manner as to subject the corporation to tax under Section 4944 of the Internal Revenue Code; and 5) shall not make any taxable expenditures as defined in Section 4945(d) of the Internal Revenue Code.

The undersigned incorporators hereby declare under penalty of perjury that the statements made in the foregoing Articles of Incorporation are true.

The undersigned Incorporator has executed these Articles of Incorporation this 27th day of February, 1996.

Signature of Incorporator:


Susan Brantley, Incorporator

**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTION 617.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is:

Home Ownership Assistance Program, Inc.
(must include suffix)

2. The name and address of the registered agent and office is:

Susan Brantley
(NAME)

425 North Magnolia Avenue
(P.O. Box or Mail Drop Box NOT ACCEPTABLE)

Orlando, FL 32801
(CITY/STATE/ZIP)

96 FEB 29 PM 1:01
FILED
CLERK OF COURT
JUDICIAL CIRCUIT IN AND FOR
THE SEVENTH JUDICIAL CIRCUIT
IN FLORIDA

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

Susan Brantley
(SIGNATURE)

2/27/96
(DATE)