

N96000002967

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(Requestor's Name)
 (Address)
 (City, State, Zip) (Phone #)

OFFICE USE ONLY

CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known):

1. Housing Counselor (Corporation Name) 000001856080 (Document #)
2. Services Inc (Corporation Name) (Document #)
3. (Corporation Name) (Document #)
4. (Corporation Name) (Document #)

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Walk in Pick up time _____ Certified Copy****122.50 ****122.50
 Mail out Will wait Photocopy Certificate of Status

NEW FILINGS	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

FILED
 96 JUN -5 PM 3:32
 SECRETARY OF STATE
 TALLAHASSEE, FLORIDA

6/5/96

TB

Examiner's Initials

ARTICLES OF INCORPORATION
OF
HOUSING COUNSELING SERVICES, INC.
a Florida Non Profit Corporation

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TALLAHASSEE, FLORIDA

WE, the undersigned natural persons of the age of majority, acting as Incorporators of a corporation under Florida Statutes Chapter 617, Corporations Not For Profit ("Florida Not For Profit Corporation Act"), adopt the following Articles of Incorporation.

ARTICLE I

CORPORATE NAME AND ADDRESS

The name and address of this corporation is Housing Counseling Services, Inc. ("HCS"), 3432 N.W. 68th Road, Gainesville, Florida 32653.

ARTICLE II

CORPORATE NATURE

This corporation is a nonprofit organization, organized solely for general educational and charitable purposes pursuant to the Florida Corporations Not For Profit Law set forth in Chapter 617 of the Florida Statutes. Through the general educational and charitable nature of this corporation, its aim is to provide housing counseling services for the attainment of affordable housing for families. The mission of HCS is contained in Florida Statutes, Section 240.5111.

ARTICLE III

PURPOSES OF THE CORPORATION

The specific and primary purpose for which this corporation is formed is to operate exclusively for educational and charitable purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1954 (or corresponding provisions of any subsequent Federal Tax Laws). Consistent therewith, HCS's purposes shall also include but not be limited to:

1. Establishing a comprehensive housing counseling center that will create access to affordable housing for families, through Federally assisted housing,

2. Coordinating and focusing existing Federal, State, and community resources towards the attainment of affordable housing for both multi-family, cooperatives, and single-family dwellings,

3. Counseling to assist families in preventing and resolving housing problems and to become well informed housing consumers,

4. Providing a legal advocacy network whereby legal issues are addressed with respect to property law and contract law, as they relate to homeownership,

5. Counseling and education workshops aimed at enabling families to understand their rights and responsibilities as homeowners,

6. Coordinating and facilitating community clean - up efforts towards neighborhood beautification,

7. Providing charitable and educational support for self-help projects such as neighborhood cooperatives relating to agriculture, childcare, crimewatch, and home repair programs,

8. Providing educational training workshops for improving money management, selecting the right affordable home, obtaining a mortgage from public and private lenders, credit review and repair, and foreclosure avoidance,

9. Counseling of landlord/tenant rights and responsibilities for those families in rental housing,

10. Conducting research related to the problems and solutions associated with housing affordability, attainment, and retention, for families so as to facilitate affordable housing for future generations.

ARTICLE IV

MANNER IN WHICH DIRECTORS CHOSEN

A Board of Directors shall manage the business and affairs of the HCS. The Board shall consist of not less than Five (5) persons unless such number is changed by a by-law duly adopted by the members. A quorum for any meeting of the Board shall be 50% of the Directors.

1. The Incorporators named herein shall serve as initial Board of Directors until such time as an organizational meeting is held where an election of Directors shall be conducted.

2. Directors will be elected at each annual meeting from a slate presented to the Nominating Committee and shall serve for a term of one (1) year until the following annual meeting of members.

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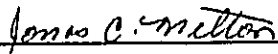
ARTICLE V
CLASSES OF MEMBERSHIP

There shall be three classes of members: The Board of Directors, Honorary Directors, and Associate Members. Directors shall be persons elected to manage the corporation. Honorary Directors shall be persons who have served the corporation either as Directors or otherwise and who have been invited by the Board to serve as Honorary Directors for life. Associate Members shall be persons who support the organization and remain in good standing.

ARTICLE VI
NAME AND ADDRESS OF REGISTERED AGENT

The name of the Housing Counseling Services, Inc. registered agent is Jonas C. Milton. The address of the corporation's registered office is 3432 N.W. 68th Road, Gainesville, Fl. 32653.

I THE UNDERSIGNED, accept designation as Registered Agent for Housing Counseling Services, Inc.



JONAS C. MILTON

ARTICLE VII
NAME AND ADDRESS OF INCORPORATORS

The name and address of each incorporator is as follows:

RHONDA F. FORD
3432 N.W. 68th Road,
Gainesville, Fl. 32653

JONAS C. MILTON
3432 N.W. 68th Road,
Gainesville, Fl. 32653

THERESA R. RAMEY
510 Coventry Road, Apt. 2D
Decatur, Ga. 30030

ARTICLE VIII
AMENDMENT OF ARTICLES

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TALLAHASSEE, FLORIDA

Amendments to these Articles of Incorporation may be proposed by a resolution adopted by a majority vote of the Board of Directors in the manner set forth in the by-laws of this corporation.

ARTICLE VIV
DISTRIBUTION OF ASSETS UPON DISSOLUTION OR FINAL LIQUIDATION

In all events under all circumstances, and notwithstanding merger, consolidations, reorganization, termination, dissolution, or winding up of the corporation, voluntary or involuntary or by operation of law, or upon amendment of the Articles or Incorporation; the corporation shall not have or exercise any power or authority either expressly, by interpretation, or by operation of law, nor shall it directly or indirectly engage in any activity that will prevent it from qualifying as a corporation described in Section 501(c)(3) of the Internal Revenue Code of 1954 (or corresponding provisions of any subsequent Federal tax laws).

Neither whole nor any part of the assets or net earnings of the corporation shall be used, nor shall the corporation ever be operated for purposes other than those set forth in Article III hereof.

WE, THE UNDERSIGNED, being Incorporators of this corporation, for the purpose of forming this nonprofit corporation under the laws of the State of Florida, have executed these Articles of Incorporation, this 4 Th. day of June, 1996.

WITNESSED BY:

James H. Kelly

Incorporator

Charles A. Ford

Bernice Milton

Incorporator

Jonas C. Milton

Theresa K. Honey

Incorporator

Jonas C. Milton

Registered Agent

N96000002967

Secretary's Name
 Rhonda F. Ford
 3432 NW 88th Rd
 Gainesville, FL 32653
 City/State/Zip Phone #

800002273950--7
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 *****35.00 *****35.00
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CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):

1. _____ (Corporation Name) _____ (Document #)
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 SECRETARY OF STATE
 TALLAHASSEE, FLORIDA

AUG 27 1997

Examiner's Initials _____

Florida Department of State, Sandra B. Mortham, Secretary of State

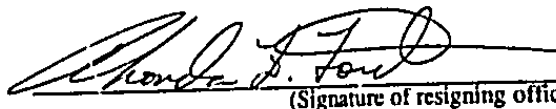
OFFICER / DIRECTOR RESIGNATION

I, Rhonda F. Ford, hereby resign as President Secretary and Executive Director
(Title)

of Housing Counseling Services, Inc.
(Name of Corporation)

a corporation organized under the laws of the State of Florida

and affirm that the corporation has been notified in writing of the resignation.



(Signature of resigning officer/director)

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TALLAHASSEE, FLORIDA

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DIVISION OF CORPORATIONS, P.O. BOX 6327, TALLAHASSEE, FL 32314



HOUSING COUNSELING SERVICES, INC.

3432 NW 68th Rd
Gainesville, Florida 32653
(352) 372-0826
Fax (352) 377-6747

April 12, 1997

TO: Housing Counseling Services, Inc. and whom it may concern

FROM: Executive Director of Housing Counseling Services, Inc

RE: Resignation In Toto

DOCUMENT #: N96000002967

Dear Housing Counseling Services, Inc.,

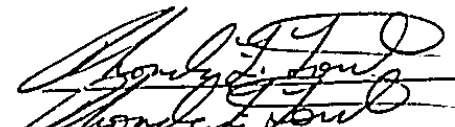
I Rhonda F. Ford, am hereby resigning from all offices held by me in every capacity, from Housing Counseling Services (HCS), Inc. (a Florida corporation). Specifically, the official offices held are: 1) Executive Director, President, and Secretary. As an original incorporator, I am also dissolving all affiliate ties with said corporation. This resignation is to be recognized immediately upon receipt, as official notification, by other Board member(s) and the Secretary of State, upon which I disavow all actual authority (express or implied) and any apparent authority with this corporation.

I maintain liability for only those corporate actions which I had personal knowledge of and only where I played a substantial part in the control and management of the corporation during my time in office, but which does not exceed the date of this letter (which is the official notification date). Liability is limited

only to those acts which I had actual knowledge of and which were executed by myself, for said time. I assume no liability, nor wish to have liability imputed for any acts which occurred since the date of this letter and for which I had no knowledge of or played no substantial part in.

Please accept this letter as official notice of resignation and actual resignation. I will carry out only those tasks for HCS which operate to carry out routine duties, wind up, and conclude my term of office.

Sincerely,



Rhonda F. Ford,

Executive Director, HCS, Inc.

Lisa Cisko 8/12/97



LISA CISKO
My Comm Exp. 5/08/2001
Bonded By Service Ins
No. CC645713

Personally known Other

FLDL

NA6000002967

HOUSING COUNSELING SERVICES, INC.
3432 N.W. 68th Road
Gainesville, FL 32653
(352)335-4742

9/29/97

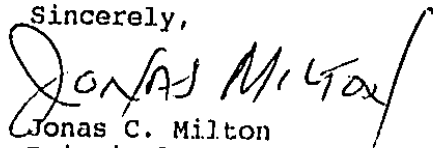
Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

RE: Corporation Address Change

To Whom It May Concern:

This letter is submitted as an address change for the corporate office of Housing Counseling Services, Inc., from 3432 N.W. 68th Road, Gainesville, FL 32653 to the **NEW ADDRESS:**

20 West University Avenue, Suite 205
Gainesville, FL 32601

Sincerely,

Jonas C. Milton
Principal

Keley
10/1