



ARTICLES OF INCORPORATION

(Non-Profit)

(Instructions on back of application)

FILED EFFECTIVE

2006 DEC 13 AM 9:17

The undersigned, in order to form a Non-Profit Corporation under the provisions of Title 30, Chapter 3, Idaho Code, submits the following articles of incorporation to the Secretary of State.

SECRETARY OF STATE
STATE OF IDAHO

Article 1: The name of the corporation shall be:

Responsible Homeownership, Inc.

Article 2: The purpose for which the corporation is organized is:

See attached.

Article 3: The street address of the registered office is: 3452 Riva Ridge Way, Boise, ID 83709

and the registered agent at such address is: William Christopher Hauver

Article 4: The board of directors shall consist of no fewer than three (3) people. The names and addresses of the initial directors are:

Troy Copper, 2567 W Ditchcreek, Meridian, ID 83646

Dan Taylor, 5659 Moreya Ave, Boise, ID 83709

W. Chris Hauver, 9980 W Hackamore, Boise, ID 83709

Article 5: The name(s) and address(es) of the incorporator(s):

Thomas Wrobel, Esq., 725 Florida Street, Suite 18, SF, CA 94110

Article 6: The mailing address of the corporation shall be:

3452 Riva Ridge Way, Boise, ID 83709

Article 7: The corporation (does does not) have voting members.

Article 8: Upon dissolution the assets shall be distributed:

Those assets remaining after payment of all debts and liabilities of this corporation, shall be distributed to a nonprofit fund, foundation, or corporation which is organized and operated exclusively for charitable purposes and which has established its tax-exempt status under Section 501(c)(3) of the Internal Revenue Code.

Signatures of all incorporators:

Thomas Wrobel
 _____ TypedName: _____
 _____ TypedName: _____
 _____ TypedName: _____
 _____ TypedName: _____
 _____ TypedName: _____

Customer Acct #:
(if using pre-paid account)

Secretary of State use only

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Revised 07/2002

Web Form

IDAHO SECRETARY OF STATE
12/13/2006 05:00
CK: 4716 CT: 199299 BN: 1819308
1 @ 30.00 = 30.00 INC NONP # 2
1 @ 20.00 = 20.00 NON EXPDI # 3

C 170338

**Attachment to Articles of Incorporation for
Responsible Homeownership, Inc.**

Article 2:

The purpose for which the corporation is organized is to provide education and assistance to low to moderate income homebuyers in areas where home ownership is challenging due to market circumstances. The goal of the program is to prepare borrowers for home ownership, assist with easing the challenge of a new mortgage, foster responsible financial behavior and to teach successful long-term financial management skills and tools.

Article 9:

- A. This corporation is organized and operated exclusively for charitable purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code.
- B. Notwithstanding any other provision of these Articles, the 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.
- C. No substantial part of the activities of this corporation shall consist of carrying on propaganda, or otherwise attempting to influence legislation, and the corporation shall not participate or intervene in any political campaign (including the publishing or distribution of statements) on behalf of, or in opposition to, any candidate for public office.
- D. The property of this corporation is irrevocably dedicated to charitable purposes and no part of the net income or assets of the organization shall ever inure to the benefit of any director, officer or member thereof or to the benefit of any private person. On the dissolution or winding up of the corporation, its assets remaining after payment of, or provision for payment of, all debts and liabilities of this corporation, shall be distributed to a nonprofit fund, foundation or corporation which is organized and operated exclusively for charitable purposes and which has established its tax-exempt status under Section 501(c)(3) of the Internal Revenue Code.