

2853508

ENDORSED - FILED
in the office of the Secretary of State
of the State of California

FEB 08 2006

ARTICLES OF INCORPORATION
OF
HOUSING OPPORTUNITIES MADE EASIER

A Nonprofit Public Benefit Corporation

ARTICLE I. The name of this corporation is Housing Opportunities Made Easier.

ARTICLE II. This corporation is a nonprofit public benefit corporation and is not organized for the private gain of any person. It is organized under the Nonprofit Public Benefit Corporation Law for public and charitable purposes.

ARTICLE III. This specific purpose of this corporation is to advocate and educate the public of the need for affordable housing in the County of Ventura, State of California.

ARTICLE IV. The name and address in the State of California of this corporation's initial agent for service of process is: Fred J. Ferro, 300 E. Esplanade Drive, Suite 1660, Oxnard, CA 93036.

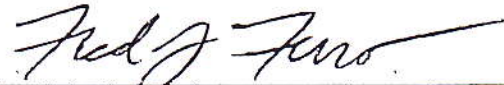
ARTICLE V. This corporation is organized and operated exclusively for charitable purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code.

ARTICLE VI. 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 any candidate for public office.

ARTICLE VII. The property of this corporation is irrevocably dedicated to charitable purposes and no part of the net income or assets of this corporation shall ever inure to the benefit of any director, officer or member thereof or to the benefit of any private person.

ARTICLE VIII. Upon the dissolution or winding up of the corporation, its assets remaining after payment, 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.

Dated: February 7, 2006



FRED J. FERRO, Incorporator

