ARTICLES OF INCORPORATION

OF

ARIZONA HOUSING DEVELOPMENT CORPORATION

We, the undersigned, having associated ourselves together for the purpose of forming a non-profit corporation under the laws of the State of Arizona, hereby adopt the following Articles of Incorporation.

ARTICLE I

The name of the corporation shall be Arizona Housing Development Corporation.

ARTICLE II

The principal place of business of the corporation shall be the Yuma County, 1350 W. Colorado Street, Yuma, Arizona 85364.

ARTICLE III

A. Nature of Business. This corporation is organized not for profit and the objects and purposes to be transacted and carried on are to promote the general social welfare of the community and include the development, renovation and/or provision of housing for low and moderate income families pursuant to the regulations of the USDA Rural Housing Service and/or the U.S. Department of Housing and Urban Development.

B. Powers. In furtherance and not in limitation of the general powers conferred upon corporations by the laws of the State of Arizona, now in existence or hereinafter enacted, and in furtherance and not in limitation of the objects and purposes set forth in these articles, this corporation shall have and exercise all powers necessary for, incidental to, desirable or useful in carrying out each and all of its specified and implied objects and purposes. These powers shall include but shall not be limited to the following:

1. Power to carry out the general nature of the business;
2. Power to enter into and perform contracts of every kind and for any lawful purpose;
3. Power to borrow money and execute any such indebtedness, and such contracts, agreements and instruments as may be necessary, and to execute and deliver any deed of trust, assignment of income, or other security instrument in connection therewith; and to do all things necessary and appropriate for carrying out and exercising the foregoing purposes and powers.
4. Power to lend money with or without security as it may so decide;
5. Power to act in a fiduciary or representative capacity; i.e., as agent, trustee, partner, joint venturer, broker and advisor;
6. Power to act as an incorporator of any subsidiary corporation formed to carry out any of the purposes or objectives stated in these articles;
7. Power to buy, acquire, construct, improve, hold, lease, acquire rights in, sell, transfer or otherwise dispose of any improved or unimproved real property, whether or not in possession;
8. Power to acquire by gift, grant, bequest any real or personal property;
9. Power to acquire all governmental licenses necessary for the carrying out of any of the purposes or objectives stated in these articles;
10. Power to do any and all acts, and to have any exercise any and all other and further powers which a co-partner or natural person do exercise;
11. Power to sell, convey, assign, mortgage, or lease any real or personal property.

All words and clauses appearing in this Article III are used in their broadest sense and are intended to be so construed. The use of a specific or limited word or clause is not intended or in any way limits any other word or clause in the article.

ARTICLE IV

The time of commencement of the corporation shall be the date of receipt by the Arizona Corporation Commission, and shall exist in perpetuity thereafter.

ARTICLE V

The affairs of the corporation shall be conducted by a Board of Directors and such officers as said Directors may elect or appoint. The Board of Directors shall have full power to adopt, amend and rescind bylaws, to manage the corporate affairs and make all rules and regulations necessary for the management of the affairs of the corporation, and to fill all vacancies occurring for any reason. The Board of Directors shall consist of not less than five (5) nor more than nine (9) directors. Such board shall be elected at the annual meeting of the membership as provided by the bylaws, which shall be held on the second Thursday of January of each year.
At a preliminary organizational meeting held in Yuma, Arizona on February 4, 1998, the following were elected as organizational directors to serve until the first regular meeting.

Anthony Young  
4640 W. 19th Place  
Yuma, AZ 85364

Patricia Boddy  
4037 W. 14th Street  
Yuma, AZ 85364

Maria Prieto  
201 S. 3rd Avenue  
Yuma, AZ 85364

Ruby Wright  
1350 W. Colorado St. #6  
Yuma, AZ 85364

Javier Morales  
810 W. 15th Street  
Yuma, AZ 85364

ARTICLE VI

This corporation is organized upon a non-stock and non-profit basis. The maximum liability, direct or contingent, to which the corporation is at any time to subject itself is $50,000,000.00 unless otherwise authorized by a three-fourths vote of the Board of Directors and approved by the Arizona Corporation Commission.

ARTICLE VII

The private property of the officers and members/directors of the corporation shall forever be exempt from all debts and liabilities of the corporation.

ARTICLE VIII

The corporation does hereby appoint Anthony Young, whose address and residence is 4640 W. 19th Place, Yuma, AZ 85364, and who has been a bona fide resident of the State of Arizona for at least one and one-half year (1 1/2), its statutory agent, upon whom all notices and processes, including services of summons, may be served, and which when so served, shall be lawful personal service to this corporation. The foregoing appointment may be revoked at any time by filing of the appointment of a successor.

ARTICLE IX

The corporation is not organized for pecuniary profit and shall have no power to declare dividends. No part of its net earnings shall inure to the benefit of any member, director, or individual. The balance, if any, of all money received by the corporation from its operations, after payment in full of all operating expenses, debts, and obligations of the corporation of whatsoever kind and nature as they
become due, shall be used to make advanced payments on any loans owed by the corporation, to lower the lease-rental charge to occupants of the housing, or for some related purpose.

ARTICLE X

In the event of the dissolution of this corporation, or in the event it shall cease to carry out the objects and purposes herein set forth, all business, property, and assets of the corporation shall go and be distributed to one or more such non-profit corporations or municipal corporations as may be selected by the Board of Directors of this corporation, to be used for and devoted to the purpose of carrying on a non-profit housing project for such residents or other purpose to promote the general social welfare of the community. In no event shall any of the assets of property, in the event of dissolution thereof, go or be distributed to members, either for the reimbursement of any sum subscribed, donated, or contributed by such members or for any other purposes, provided that nothing herein shall prohibit the corporation from paying its just debts.

ARTICLE XI

Non-Profit Purpose: Notwithstanding any statement of purpose or powers aforesaid, this corporation shall not, except to an insubstantial degree engage in any activities or exercise any powers that are not in furtherance of its specific and primary purpose.

ARTICLE XII

No substantial part of the activities of the corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the corporation shall not participate, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of any candidate for public office. Notwithstanding any other provision of these articles, the corporation shall not carry on any other activities not permitted to be carried on by a corporation exempt from Federal Income Tax under section 501 (c) (3) of the Internal Revenue Code of 1954 (or the corresponding provision of any future United States Internal Revenue Law.)

ARTICLE XIII

Fiscal Date: The fiscal year of the corporation shall begin on the first day of January and end on the last day of December in each year.
ARTICLE XIV

The names, residences and post office addresses of the incorporators are:

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<tr>
<th>NAME</th>
<th>RESIDENCE</th>
<th>MAILING ADDRESS</th>
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<tr>
<td>Anthony Young</td>
<td>4640 W. 19th Place</td>
<td>Yuma, Arizona 85364</td>
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<tr>
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<td>4037 W. 14th Street</td>
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<td>Javier Morales</td>
<td>810 W. 15th St.</td>
<td>Yuma, Arizona 85364</td>
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IN WITNESS WHEREOF, we, the undersigned, hereunto set our hands this 11th Day of March, 1998.

Incorporators

STATE OF ARIZONA SS.

COUNTY OF YUMA

The foregoing Articles of Incorporation were acknowledged before me this 11th day of March, 1998.

Karen E. Hamblin Notary Public

Seal

OFFICIAL SEAL
KAREN E. HAMBLIN
Notary Public - State of Arizona
YUMA COUNTY
My Commission Expires May 14, 1999
Dear Applicant:

Our letter dated August 1999, stated you would be exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code, and you would be treated as a public charity, rather than as a private foundation, during an advance ruling period.

Based on the information you submitted, you are classified as a public charity under the Code section listed in the heading of this letter. Since your exempt status was not under consideration, you continue to be classified as an organization exempt from Federal income tax under section 501(c)(3) of the Code.

Publication 557, Tax-Exempt Status for Your Organization, provides detailed information about your rights and responsibilities as an exempt organization. You may request a copy by calling the toll-free number for forms, (800) 829-3676. Information is also available on our Internet Web Site at www.irs.gov.

If you have general questions about exempt organizations, please call our toll-free number shown in the heading between 8:00 a.m. - 5:30 p.m. Eastern time.

Please keep this letter in your permanent records.

Sincerely yours,

[Signature]

Lois G. Lerner
Director, Exempt Organizations
Rulings and Agreements

Letter 1050 (DO/03)
Registered Name
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Generated by TnT Names Search Version 3.11

Instructions

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