

Part IV – Narrative Description of Activities

Truth Spring Inc. was founded with the intention of helping to improve the North Highland community area of Columbus, GA through a variety of Christian, faith-based programs aimed at targeting the issues of homelessness, poverty, drug abuse, education, and childcare. Currently, Truth Spring Inc. has not begun to implement any of its proposed programs, as it is waiting to acquire necessary funding before proceeding forward.

Truth Spring's initial program of interest is a housing program geared towards low-income individuals in the North Highland community. The program is intended to provide quality housing in the North Highland community to individuals and families who have a desire to improve their situation by acquiring quality, permanent housing and who are willing to make an investment in the community as a whole. The program is intended to revitalize and reinvigorate a community plagued by generational poverty, addiction, lack of education, and lack of self-worth by providing quality housing to those who may not otherwise be able to obtain such housing with little or (preferably) no financial cost to them whatsoever for a specific period of time.

Truth Spring's housing program will utilize referrals from community partners such as churches and homeless service providers in the area to locate individuals and families who are looking to improve their situation and are willing to invest themselves in the community. Rather than charging renters a monetary fee to stay in homes provided by Truth Spring, they will be required to volunteer with a local agency (or provide some degree of community service), and/or perform some measurable degree of renovation to their home in exchange. The intention of Truth Spring is that renters will become a part of the community and by investing their time and talents in the community, will have a reason to stay in the community and work towards its betterment.

At the end of an extensive application process (to help obtain candidates who would be a good match for the program), Truth Spring would enter into a lease agreement with the participants for a set period of time (most likely between 12 and 24 months), during which time Truth Spring will provide housing. Schedule check-ups on the property and interviews with the individuals will provide the necessary degree of accountability necessary to make sure the organization is providing a worthwhile service, as well as handling its resources properly. At the end of the lease agreement, if possible, Truth Spring would like to be able to turn the property over to the individual or family so that they can no longer be renters, but owners. If at all possible, Truth Spring would like to do this at no financial cost to the individual or family, but may end up charging a nominal amount so as to recover some of the cost of purchase and maintenance of the property.

In addition to providing housing assistance to those in need, Truth Spring plans to engage in other community development activities. Such activities may include, but are not limited to: after-school programs for local children, individual and family financial planning courses, GED education courses, a clothing/food bank, as well as marriage and family counseling services. Truth Spring intends to address those needs

mentioned by a 2008-2009 cooperative study by the Fanning Institute at the University of Georgia and the city of Columbus, Georgia on combating homelessness and poverty in the Chattahoochee Valley area. Additionally, as Truth Spring works with its community partners, it intends to help assess the needs of the North Highland community over time and develop programs to help address such needs.

As the needs of the North Highland community are further assessed, and as funds become available to Truth Spring Inc., these additional community development programs will be explored further. Until that time, Truth Spring Inc. intends to focus all of its efforts primarily in developing and implementing its housing program, as quality housing is a readily apparent and immediate need to be met by a substantial portion of people living in the North Highland community.

Part V – 2a

Rob Strickland, Dean Lewis, and Ryan Willoughby are all members of Highland Community Church in Columbus, Georgia, having known one another for several years in this capacity. Rob and Dean are both on the Board of Directors as well as the Ministry Team at Highland Community Church. Ryan Willoughby is helping to establish Truth Spring Inc. as part of an internship requirement for his degree program at the University of Georgia.

Part V – 3a

Robert Strickland

Qualifications: Pastor – Highland Community Church

Average Hours Worked: Variable, depending on conditions

Duties: Co-Founder, Co-Director, Program Planner, and Fund-Raiser

Dean Lewis

Qualifications: Second Chance Resource Center (clothing/food bank) Manager – Highland Community Church

Average Hours Worked: Variable, depending on conditions

Duties: Co-Founder, Co-Director, and Program Planner

Ryan Willoughby

Qualifications: Member – Highland Community Church, Student – University of Georgia at Athens

Average Hours Worked: Variable, depending on conditions

Duties: Co-Founder, Co-Director, Secretary, Treasurer, Program Planner, and Fund-Raiser

Part V – 3b

Robert Strickland, as Pastor of Highland Community Church, receives \$800 per month as a living allowance from Highland Community Church, as his house is down the street from church property and he routinely tends to matters concerning the maintenance and upkeep of church property. Two of the Board of Directors for Truth Spring Inc. are on the Board of Directors at Highland Community Church (Rob Strickland and Dean Lewis), and all three Board of Directors are regular attendees and participants in activities performed by Highland Community Church.

Part V – 9a through 9f

Truth Spring Inc. currently operates its offices out of property belonging to Highland Community Church. Truth Spring Inc. uses the primary mailing address of Highland Community Church, as Truth Spring Inc. currently has no means to acquire property for itself in order to receive mail. All of this has been agreed to by an informal, verbal agreement among the Board of Directors at Truth Spring Inc. and the Board of Directors at Highland Community Church. Currently, Truth Spring Inc. does not provide any sort of financial compensation to Highland Community Church for the use of its facilities.

In the future, Truth Spring Inc. may potentially operate certain programs previously mentioned (such as an after-school childcare program, GED classes, etc.) out of the Second Chance Resource Center building that is owned and operated by Highland Community Church. Should funds allow, Truth Spring Inc. would provide appropriate compensation to Highland Community Church for the use of such facilities in the future. In order to prevent any conflict of interest and to negotiate the terms of such an agreement at arm's length, Truth Spring would only agree to pay such a fee as is reasonable and of fair market value, maintaining that any amounts it pays to Highland Community Church for the use of its facilities be directly applied to the maintenance and care of such facilities and should not be designated for any sort of "general purpose" or other fund that may otherwise provide financial benefit to any members of the Board of Directors at Highland Community Church. Such amounts will be determined by evaluation of the costs of maintenance and upkeep of the facility (such as cost of electricity, water, etc.) for those times during which Truth Spring Inc. is using the facilities for its programs. All fee agreements will be developed by legal counsel and agreed upon by both parties.

Part VI – 1a

Truth Spring Inc. intends to provide goods and services to individuals and families within the North Highland community of Columbus, Georgia through its housing program. Additionally, those programs mentioned in **Part IV** will provide goods and services to individuals within the community as well. Please see **Part IV** for further information regarding these programs and their intended purpose.

Part VI – 1b

In addition to providing goods and services to individuals and families, Truth Spring Inc. may in the future provide a minor degree of services to certain organizations operating in the North Highland community. These services will be nominal in scope, related primarily to community collaboration. Such services would be working with local businesses to find and hire qualified employees through a referral-based system. No other such services are currently planned or being discussed for implementation by Truth Spring Inc. Additionally, Truth Spring Inc. has no intention of soliciting its programs or services specifically towards organizations at this time or to in any way attempt to provide goods, services, or programs to organization as a means to provide financial benefit to Truth Spring Inc.

Part VI – 2

Truth Spring does intend to limit the provision of its goods and services to several different groups. First, all of its programs will be limited primarily to those individuals living in the North Highland community, as well as those individuals who are of low-income status (homeless, living beneath the poverty line, etc.). Second, Truth Spring intends to limit the provision of its housing programs to those individuals who are involved with a Christian congregation somewhere in the North Highland community. Third, Truth Spring Inc. will limit the provision of its housing program to those individuals and families who are referred to the organization by way of a partner organization (Valley Rescue Mission, Damascus Way Home, Homeless Resource Network, Highland Community Church, etc.).

Truth Spring Inc. has an explicitly stated non-discrimination policy, which it plans to adhere to in the provision of its services. This policy is open to review under Section 2.02 of the Truth Spring Inc. By-Laws (attached).

Part VIII – 4a

Truth Spring Inc. is currently compiling a list of potential donors, made up of individuals and organizations that its Board of Directors has prior working relationship with, with the intent of soliciting these individuals and organizations for donations at a later time. These individual and organizations will have no direct or indirect control over the

operation of the organization and all fund-raising activities of Truth Spring Inc. will be open for full review by any interested parties.

Mail Solicitations – Truth Spring Inc. plans to use mail solicitations as a means to contact donors on the status of ongoing programs and to encourage the giving of their time and resources as a means to accomplish Truth Spring's mission.

E-Mail Solicitations – Truth Spring Inc. plans to develop an e-mail database of previous donors as well as parties interested in its activities as a way to encourage and solicit donations in the future.

Personal Solicitations – Truth Spring Inc. plans to use a door-to-door method of fundraising as well as face-to-face meetings with individuals and organizations who will be encouraged to contribute to Truth Spring's mission.

Vehicle, Boat, Plan or Similar Donations – Truth Spring Inc. will encourage the donation of real property, such as vehicle, boats, planes, houses, clothing, etc. Specifically, Truth Spring Inc. will be in direct contact with local landlords in the North Highland community to encourage them to either donate their houses to Truth Spring, or to allow Truth Spring to make rent payments on behalf of individuals and families living on their property.

Foundation Grant Solicitations – Truth Spring Inc. intends to contact local, as well as nation and international, granting foundations in order to obtain resources for the development of its intended programs.

Accept Donations on Your Website – Truth Spring Inc. plans to make available to all visitors to its website (<http://www.truthspring.org>) the potential to make a financial donation. Additionally, Truth Spring Inc. will provide necessary information so that individuals who would rather not make a financial donation via the website can do so through other means.

Government Grant Solicitations – Truth Spring Inc. intends to solicit the United States government for grant funding in order to provide its programs. Specifically, Truth Spring Inc. is interested in housing grants provided by HUD, as well as education and community development grants provided by HHS and the Department of Education.

Part VIII – 6a

Truth Spring Inc. will engage in a certain degree of economic development by focusing its charitable efforts on the North Highland community, an area of Columbus, Georgia plagued by severe poverty, lack of substantial education, etc. With an overwhelming amount of the people in the North Highland area living below the poverty level, many living in government subsidized housing and receiving some sort of government

provision, Truth Spring Inc. seeks to help reduce this burden placed on government programs by providing people with a means to obtain status as a self-sustaining segment of the community.

By working with local landlords and helping to develop the deplorable housing situation in the North Highland community, Truth Spring Inc. intends to provide a necessary service to the people and businesses operating in the North Highland community. Additionally, any work that Truth Spring Inc. engages in that is focused towards developing the community is intended to directly involve members of the local community (both business and residential) in the planning, implementation, and evaluation of such projects. Truth Spring Inc. would, for example in its housing program, seek to first hire local businesses and persons to perform routine maintenance and renovations to its property, as opposed to hiring individuals outside of the North Highland area. This is to keep local capital within the local community.

Part VIII – 6b

Truth Spring Inc.'s activities are intended to directly benefit the local community of North Highland in Columbus, GA. This community is made up predominantly of African-Americans and Caucasians who are on some form of government assistance and many who live below the poverty line. Likewise, Truth Spring Inc. intends to work with and encourage collaboration with a variety of other nonprofit organizations operating in the community, and to facilitate a healthy relationship between residential members of the community as well as businesses operating in the North Highland community.

These activities mentioned previously constitute a tax-exempt purpose because of their focus on the provision of charitable, religious, and educational benefit to the North Highland community as a whole. Specifically, as defined by the Section 501(c)(3) code of the IRS, the activities of Truth Spring Inc. will seek to provide relief to the poor, distressed, and underprivileged peoples of the North Highland area, advance the Christian faith, advance the overall education level of the North Highland community, lessen the burden on governments, lessen neighborhood tensions, eliminate prejudice and discrimination, and combat community deterioration and juvenile delinquency.

Part VIII – 7a

It is quite likely that the Board of Truth Spring Inc. will use previously-established business relationships to help develop and maintain its facilities. Primarily, these relationships will help to provide funding to programs, as well as serve in the role of consultants to the organization in identifying and securing appropriate housing and/or other property for the purposes of furthering Truth Spring's mission. These business relationships will, at all times, be kept at arm's length and it will be the expressed focus

of the Board to provide all necessary oversight of any such interactions and to seek outside legal counsel as well as other necessary advice/consultation to ensure that all interactions are kept within the confines of all applicable laws.

Part VIII – 7b

Because of the close relationship that Truth Spring Inc. has with Highland Community Church, it is entirely likely that persons other than employees or volunteers of Truth Spring Inc. will in fact, at least to some degree, manage its facilities. It will be the attempt of Truth Spring Inc. to make sure that any such management is kept at a minimal level. Although, for example, as Highland Community Church may secure volunteers looking to perform certain community service projects, it is quite likely that such volunteers will instead perform work on properties belonging to Truth Spring Inc. rather than Highland Community Church.

Part VIII – 7c

At this time, there is no clearly defined business or family relationship between any of the Board members of Truth Spring Inc. that can be specifically expounded upon. But, it is entirely possible in the future that Board members of Truth Spring Inc. will use contacts within the local business community to help secure donations of funds, materials, properties, etc. Although, Truth Spring Inc. has no intention whatsoever of hiring any sort of outside entity to manage its properties, it may use volunteers to assist with this to some degree in the future.

Truth Spring Inc. may seek to hire local contractors to help develop its properties (i.e., perform necessary maintenance and renovation), and it is quite likely that such contractors will have a working or prior business relationship with the Board of Truth Spring Inc. Even though this may be the case, Truth Spring Inc. intends to negotiate all such contracts or other activities with these entities at arm's length with the assistance of legal counsel and/or an outside party with no vested interest to ensure complete legal accountability and prevent all wrongdoing or otherwise underhanded activity on any level.

Part VIII – 11

Truth Spring Inc. intends to encourage donors to make donations of real property such as land, houses, buildings, vehicles, clothing, household goods, food stuffs, etc. Truth Spring Inc. intends to provide detailed receipts of any such donations to those individuals donating them. Also, in the case of donated property such as land, homes,

vehicles, etc., Truth Spring Inc. plans to use outside legal counsel to draft and oversee the legal maintenance of all necessary documentation such as the transfer of deeds, titles, etc. Truth Spring Inc., prior to receiving any such donations, plans to make explicitly clear what the intended purpose of those donations are to its donors. Truth Spring Inc. is willing to accept certain restrictions on aforementioned donated goods, as long as restriction are reasonable, do not interfere with Truth Spring's overall or specific mission, and are legally acceptable.

Part VIII – 15

Truth Spring Inc. does have a close connection with Highland Community Church, a Christian church operating in the North Highland area. Currently, the Board of Truth Spring Inc. is made up of the pastor of Highland Community Church as well as the director of the Second Chance Resource Center, owned, operated, and maintained by Highland Community Church. At this time, Truth Spring Inc. is operating its facilities out of facilities owned by Highland Community Church at no cost to Truth Spring Inc. Also, Edgewood Baptist Church on behalf of Highland Community Church has made a donation of \$1,000 to Truth Spring Inc. for the purposes of funding its necessary legal paperwork (i.e., Articles of Incorporation, tax-exempt filing, State of Georgia registration, etc.).

It is highly likely that this close connection will be maintained by Truth Spring Inc., Edgewood Baptist Church, and Highland Community Church, as all three organizations operate towards the similar goal of providing charitable relief to the North Highland community. Although this relationship will be maintained and encouraged, under no circumstances will Truth Spring Inc. interfere with the operation of Highland Community Church or Edgewood Baptist Church nor Highland Community Church or Edgewood Baptist Church with Truth Spring in any way that may constitute a conflict of interest. All negotiations and contracts between these organizations will be negotiated at arm's length and under the supervision of legal counsel with all intentions of making such negotiations legal, with no intentions of compromising the tax-exempt status of any organization in any way.

Part IX – Financial Data

Currently, Truth Spring Inc. has no substantial assets to speak in regards to cash, real property, etc. For the purposes of financial transparency and accuracy in reporting, Truth Spring Inc. is on its 1023 form noting their current cash assets at \$1,000. Yet, we seek to more accurately explain this number.

One of our Board members, Ryan Willoughby (whose name and contact information is provided on **Part IV – 1a**), has been paying for the expenses related to the initial

foundation and further tax-exempt registration of Truth Spring Inc. through the use of his personal banking accounts, due to the fact that Truth Spring Inc. did not have any other means to pay for its registrations up until after it had begun the tax-exempt registration process (Truth Spring Inc. established a bank account with Columbus Bank and Trust Co. on Friday, July 17, 2009). We have considered this a \$1,000 donation by Ryan Willoughby to Truth Spring Inc., although the donation was not, in whole or in part, written to Truth Spring Inc. and deposited into Truth Spring Inc. accounts, but was made by Ryan Willoughby on behalf of Truth Spring Inc.

For the sake of full disclosure, it must be noted that Ryan Willoughby is being reimbursed for all expenses related to the establishment of Truth Spring Inc. by Edgewood Baptist Church in Columbus, GA on behalf of Highland Community Church Inc. In other words, Edgewood Baptist Church (using funds allocated for Highland Community Church Inc.) has made a donation to Truth Spring Inc. in order to cover the expenses of its registration, and has done so by reimbursing one of our Board members, Ryan Willoughby, for the costs incurred to him directly. Highland Community Church Inc. could not directly donate the \$1,000 to Truth Spring Inc. because, like Truth Spring Inc., it lacked any means to do so (having no bank accounts). Currently, all of the assets allocated for the operation of Highland Community Church Inc. are owned by Edgewood Baptist Church and will not be given to Highland Community Church Inc. until it has obtained separate 501(c)(3) status. Highland Community Church Inc. was itself not a separate corporation from Edgewood Baptist Church until June 2009 when it filed Articles of Incorporation. Because of the costs and fees associated with registering Truth Spring Inc., by the time of this filing (when the enclosed \$750 filing fee has been processed), Truth Spring Inc. will have approximately \$0 in assets.

Truth Spring Inc. is aware that this is out of the ordinary, but it is the desire of Truth Spring Inc. to be completely accurate and forthcoming concerning all issues in regards to its finances. This methodology of payment and donation acquisition is the most efficient and convenient means that could be established. Since Truth Spring Inc. desires to be completely transparent in its accounting practices, it has included this article for the benefit of the IRS.

Schedule F

Section 1 – 1

Truth Spring Inc. will, in the future, provide quality housing to low-income individuals living in the North Highland area of Columbus, Georgia. It is the intention of Truth Spring Inc. to either a) negotiate with local landlords to pay the rent of individuals and families or b) (preferably) acquire homes within the community and to allow individuals and families to live in them at a reduced rent or rent-free for an established period of time so they can secure their own financial independence. Truth Spring Inc. would, preferably, like to be able to sell any homes it acquires to the individuals and families

living in them at a reduced rate so that it can, a) regain any monies spent in the acquisition, renovation, and maintenance of such properties, and b) help improve the socio-economic status of individuals purchasing such homes (since individuals who will be offered the homes will most likely be unable to otherwise purchase their own home).

Section 1 – 2

Currently, Truth Spring Inc. has not developed any application forms to submit to the IRS for review. It is the intention of Truth Spring Inc., as resources become available in the coming months/years to develop the application process in greater detail with the assistance of legal counsel. Truth Spring Inc. does plan to engage in an extensive application process that involves, but is not limited to: a criminal background check, credit check, personal references/recommendations, personal interviews, liability waiver, rent agreement, and other necessary forms to ensure that tenants are aware of their legal rights and to prevent Truth Spring Inc. from any potential legal issues that may arise through placing a tenant in its property.

Section 1 – 3

The public will be made aware of facilities owned and operated by Truth Spring Inc. through the placement of signs in the yards and/or on those properties owned and operated by Truth Spring Inc. Likewise, Truth Spring will work cooperatively with other local charitable organizations (such as clothing banks and homeless shelters) to provide awareness to potential tenants of the operations that Truth Spring Inc. is conducting.

Section 1 – 4

At this time, Truth Spring Inc. has no facilities that it owns, operates, or maintains. Due to a lack of resources (both financial and real property), it has yet to acquire such facilities. Should Truth Spring Inc. acquire the necessary resources to secure such facilities, all of the requested information in this subset of **Schedule F Section 1**, as well as subsets **2** and **5** will be made available to the public through Truth Spring's website.

Section 1 – 5

As in subset **2** of **Section 1**, Truth Spring has yet to prepare any such documentation like residency or homeowner contracts since it does not have the resources to do so,

and since it has yet to acquire any property or capacity to obtain properties for the purpose of providing housing.

Section 1 – 8

It is the intention of Truth Spring Inc. to manage all of its properties through the use of its own employees and volunteers. As mentioned in **Part VIII – 7b**, it is likely that volunteers associated with Highland Community Church will provide some degree of facilities management (landscaping, painting, minor repair work, checking on tenants, helping to facilitate community service projects, etc.), although it has no intention to use the employees of any other organizations to manage its facilities or provide executive oversight of its operations. Also, any volunteers from Highland Community Church or any other organization that are acquired to provide management of facilities will be required to sign a liability waiver (currently undeveloped) exempting Truth Spring Inc. from any legal responsibility of their activities and will be unpaid. It is also the intention of Truth Spring Inc. that any volunteers from Highland Community Church or any other organization will work directly under the supervision of employees or volunteers of Truth Spring Inc. and that any work performed in a management capacity will be in accord with Truth Spring's mission and tax-exempt status.

Section 1 – 10a

Currently, Truth Spring Inc. possesses no real property assets. It is the intention of Truth Spring Inc. to, in the future, purchase or build single unit or multi-family housing to provide to its clients. When resources come available that allow it to do so, it intends to go through all necessary legal channels to adequately secure its property.

Section 1 – 10c

As mentioned previously, Truth Spring Inc. currently does not own or lease and real property whatsoever. If resources are not adequate enough to purchase property, or if it seems more feasible to the mission of the organization to lease property as opposed to buy it, Truth Spring Inc. will seek legal counsel to properly secure lease agreements with all necessary parties.

Section 2 – 1a & 1b

Although Truth Spring Inc. has marked “No” in the boxes in this area, it is not because it does not intend to provide housing to the elderly or handicapped, but rather it is because its programs will not be specifically targeting or focused towards the provision of housing to the elderly and/or handicapped. Truth Spring Inc. currently has an explicit non-discrimination policy that prevents it from restricting services to anyone based on age or physical condition and it will not deny provision of service to any such individuals.

In the event that an elderly or handicapped individual should qualify for Truth Spring’s housing program, all necessary measures will be taken to be sensitive to their needs. Any renovations or remodeling that needs to be taken place to make their living arrangements in compliance with Americans with Disabilities Act (ADA) guidelines will be made in accordance with all applicable laws. These include, but are not limited to, necessary and reasonable accommodations to modify housing access, bathroom conditions, door and height requirements, etc. It is Truth Spring’s goal to make its housing program available to all who qualify and in doing so, to make the condition of its units as hospitable as possible to its clients.

Section 2 – 5

As mentioned previously, Truth Spring Inc. will make whatever necessary and reasonable accommodations arise to meet the physical needs of its clients. Through close proximity to local church congregations, as well as various social service agencies and bus routes, the placement of houses to be owned by Truth Spring Inc. in the North Highland community will allow for the necessary provision religious, emotional, social, and recreational needs of its clients, whether handicapped or not.

Section 3 – 1

As mentioned in **Section 1 – 1** and **Section 1 – 2** of **Schedule F**, Truth Spring does intend to provide low-income housing to individuals and families through an extensive application and review process. Although this process has not been fully developed due to a limitation in resources, Truth Spring Inc. does plan to require personal references, a criminal background check, personal interviews, credit check, etc. for all individuals or families who qualify for its housing program.

In order for an individual or family to qualify for its housing program, the interested party must meet federally mandated guidelines to be classified as living below the national poverty level. Preference will be given to those individuals and families currently not living in some sort of permanent dwelling, such as those living in homeless shelters or out on the streets themselves. Individuals will be required to provide a list of tangible assets to ensure they meet the definition of someone living in poverty. Additionally, those individuals and families receiving certain government benefits such as food

stamps, social security, etc. will need to provide information pertaining to the benefits they receive.

Truth Spring Inc. will invite individuals and parties to apply for its program who are recommended to it by supporting agencies and partners upon assessment of their situation. Once determined to be qualified for its program, Truth Spring Inc. will begin the application and interview process to determine if an individual or family is a candidate for its program. The criteria used to determine if someone is an eligible candidate, in addition to previously mentioned financial requirements, is the legal status of an individual (those with outstanding warrants, as well as prior conviction for sexual crimes will not be accepted due to the expectation that Truth Spring properties will be in close proximity to schools, churches, and other places where vulnerable populations are known to gather), the willingness of an individual to establish financial independence, the willingness of an individual to participate in a local Christian congregation, the willingness of an individual (if applicable) to undergo counseling for addiction, the willingness of an individual to participate in a degree of community service / property renovation, etc.

It is Truth Spring's desire to offer housing at little to no cost to its clients in exchange for an active participation on part of the clients to better their situation and the community overall. It is the belief of Truth Spring Inc. that by reducing the cost of living to a person, as well as providing suitable housing in addition to the necessary emotional and social supports that encourage and facilitate a healthy lifestyle, that individuals suffering from habitual, cyclical, generational, or even temporary poverty and homelessness can establish the level of confidence and independence necessary to better their situation. It is this attitude and belief that will serve as the framework for determining potential clients.

Section 3 – 2

Currently, Truth Spring has no intention of charging clients any sort of founder's fee, periodic maintenance fee, or deposit. Since the intention of its housing program is to take those living in severe poverty and provide them with an adequate place to stay and eventually make it possible for them to own the property themselves, it is the intention of Truth Spring that all income they earn should be their own for the purposes of helping to achieve this goal.

Although Truth Spring does not plan to charge any such fees to its clients, in the event that property becomes damaged due to negligence or willfully destructive behavior on the client's part, Truth Spring will reserve the right to charge clients a reasonable fee to repair or replace damages incurred to the property. Likewise, Truth Spring will reserve the right, should in the future it deem doing so as necessary, to charge a minimal deposit to participants in its housing program.

Section – 3a

All potential candidates for Truth Spring's housing program must be classified as living below the federally mandated poverty income level, with at least 75-percent of residents being considered low-income and at least 20-percent being considered very-low income. All candidates will be required to provide a full list of assets (bank accounts, retirement accounts, real property, etc.) to show they do not have assets valued more than a particular amount (i.e., candidates cannot be classified as making wages below the federal poverty level yet own an automobile worth \$40,000). All tenants will be required to turn in copies of their W-2 and other relevant financial statements, as well as prove they have filed their annual taxes with the IRS.

All residences owned and operated by Truth Spring Inc. will be provided to tenants at little to financial cost whatsoever. It is Truth Spring's intention that tenants will be able to live in a home owned by Truth Spring for 12 months rent-free, then afterwards have their situation evaluated and either continuing in the home rent-free, at a highly reduced cost (i.e., not more than 15% of their monthly take-home income), or to have the home given to them at no cost or at a cost below fair-market value.

Section – 3b

Truth Spring Inc. is committed to ensuring that its housing is always affordable to low-income individuals and families. It maintains this commitment by proposing to provide housing at, preferably, no cost whatsoever to those who participate in its program. In the event that it should charge a cost, such costs to the tenant will be minimal (i.e., not exceed 15% of their monthly take-home income). Truth Spring Inc. intends to recover these financial "losses" through donations and grants. It is Truth Spring's goal to help recover and prevent the further destitution of the North Highland community of Columbus, Georgia by requiring its tenants to make an investment of themselves (not merely their income) into the community through participation in local programs, events, and charitable activities.

Section 3 – 4

Though Truth Spring Inc. does not directly provide any social services to its clients at this time it does intend to do so in the future as resources become available. Truth Spring would like to be able to provide some degree of childcare or after-school program to the children of working parents. Also, Truth Spring will work with local community partners (other non-profits and local churches) to help provide clothing, food, utility assistance, etc. to its clients. Truth Spring also intends to provide life and work

skills classes on subjects such as financial management, basic computer skills, etc. Truth Spring is dedicated to improving the North Highland community in any way possible, and to a large degree that involves implementing and assessing programs to determine what will and what will not work. Likewise, it engages in and intends to engage in further involvement with the community to determine what needs specifically it can meet through the implementation of social services.