

Return of Organization Exempt From Income Tax

OMB No 1545-0047

2007

Department of the Treasury
Internal Revenue Service

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

The organization may have to use a copy of this return to satisfy state reporting requirements.

Open to Public Inspection

A For the 2007 calendar year, or tax year beginning JUL 1, 2007 **and ending** JUN 30, 2008

B Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Termination <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	C Name of organization HABITAT FOR HUMANITY OF GREATER MEMPHIS	D Employer identification number 62-1157233
	Please use IRS label or print or type See Specific Instructions Number and street (or P.O. box if mail is not delivered to street address) Room/suite 169 SCOTT STREET	E Telephone number 901-761-4771
	City or town, state or country, and ZIP + 4 MEMPHIS, TN 38112	F Accounting method <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other (specify)

Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).

H and I are not applicable to section 527 organizations

H(a) Is this a group return for affiliates? Yes No

H(b) If "Yes," enter number of affiliates N/A

H(c) Are all affiliates included? N/A Yes No (If "No," attach a list.)

H(d) Is this a separate return filed by an organization covered by a group ruling? Yes No

G Website: N/A

J Organization type (check only one) 501(c)(3) (insert no) 4947(a)(1) or 527

K Check here if the organization is not a 509(a)(3) supporting organization and its gross receipts are normally not more than \$25,000. A return is not required, but if the organization chooses to file a return, be sure to file a complete return.

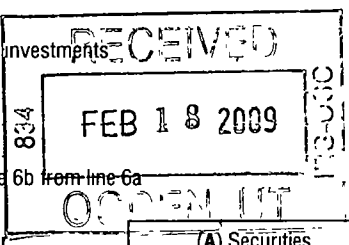
I Group Exemption Number 8545

L Gross receipts: Add lines 6b, 8b, 9b, and 10b to line 12 2,603,137.

M Check if the organization is not required to attach Sch. B (Form 990, 990-EZ, or 990-PF).

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances

Revenue	1 Contributions, gifts, grants, and similar amounts received:				
	a Contributions to donor advised funds	1a			
	b Direct public support (not included on line 1a)	1b	1,505,380.		
	c Indirect public support (not included on line 1a)	1c			
	d Government contributions (grants) (not included on line 1a)	1d	2,650.		
	e Total (add lines 1a through 1d) (cash \$ <u>1,492,902.</u> noncash \$ <u>15,128.</u>)	1e			1,508,030.
	2 Program service revenue including government fees and contracts (from Part VII, line 93)	2			736,953.
	3 Membership dues and assessments	3			
	4 Interest on savings and temporary cash investments	4			616.
	5 Dividends and interest from securities	5			
	6 a Gross rents	6a			
	b Less: rental expenses	6b			
c Net rental income or (loss). Subtract line 6b from line 6a	6c				
7 Other investment income (describe <u>STMT 1</u>)	7				
8 a Gross amount from sales of assets other than inventory	(A) Securities	8a	(B) Other		
		12,435.			
b Less: cost or other basis and sales expenses	8b	11,628.			
c Gain or (loss) (attach schedule)	8c	807.			
d Net gain or (loss). Combine line 8c, columns (A) and (B)	8d			807.	
9 Special events and activities (attach schedule). If any amount is from gaming, check here <input type="checkbox"/>					
a Gross revenue (not including \$ <u>0.</u> of contributions reported on line 1b)	9a	280,107.			
b Less: direct expenses other than fundraising expenses	9b	82,206.			
c Net income or (loss) from special events. Subtract line 9b from line 9a	9c			197,901.	
10 a Gross sales of inventory, less returns and allowances	10a				
b Less: cost of goods sold	10b				
c Gross profit or (loss) from sales of inventory (attach schedule). Subtract line 10b from line 10a	10c				
11 Other revenue (from Part VII, line 103)	11			64,996.	
12 Total revenue. Add lines 1e, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11	12			2,509,303.	
Expenses	13 Program services (from line 44, column (B))	13		1,783,233.	
	14 Management and general (from line 44, column (C))	14		261,678.	
	15 Fundraising (from line 44, column (D))	15		407,870.	
	16 Payments to affiliates (attach schedule)	16		30,000.	
	17 Total expenses. Add lines 16 and 44, column (A)	17			2,482,781.
Net Assets	18 Excess or (deficit) for the year. Subtract line 17 from line 12	18		26,522.	
	19 Net assets or fund balances at beginning of year (from line 73, column (A))	19		4,054,306.	
	20 Other changes in net assets or fund balances (attach explanation)	20		<3,362.>	
	21 Net assets or fund balances at end of year. Combine lines 18, 19, and 20	21			4,077,466.



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Part II Statement of Functional Expenses

All organizations must complete column (A). Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others.

Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I.	(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
22a Grants paid from donor advised funds (attach schedule) (cash \$ 0, noncash \$ 0) If this amount includes foreign grants, check here <input type="checkbox"/>				
22b Other grants and allocations (attach schedule) (cash \$ 0, noncash \$ 0) If this amount includes foreign grants, check here <input type="checkbox"/>				
23 Specific assistance to individuals (attach schedule) STATEMENT 6	23 1,054,906.	1,054,906.		
24 Benefits paid to or for members (attach schedule)	24			
25a Compensation of current officers, directors, key employees, etc. listed in Part V-A	25a 83,007.	8,301.	12,452.	62,254.
b Compensation of former officers, directors, key employees, etc. listed in Part V-B	25b 0.	0.	0.	0.
c Compensation and other distributions, not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)	25c			
26 Salaries and wages of employees not included on lines 25a, b, and c	26 551,318.	340,851.	45,001.	165,466.
27 Pension plan contributions not included on lines 25a, b, and c	27			
28 Employee benefits not included on lines 25a - 27	28			
29 Payroll taxes	29 49,390.	22,011.	14,305.	13,074.
30 Professional fundraising fees	30			
31 Accounting fees	31			
32 Legal fees	32			
33 Supplies	33 63,256.	48,070.	8,466.	6,720.
34 Telephone	34 18,500.	9,276.	4,542.	4,682.
35 Postage and shipping	35 7,795.	4,056.	1,684.	2,055.
36 Occupancy	36 52,179.	28,736.	1,138.	22,305.
37 Equipment rental and maintenance	37 13,238.	8,060.	1,184.	3,994.
38 Printing and publications	38 19,194.	13,844.	2,416.	2,934.
39 Travel	39 24,108.	6,948.	8,904.	8,256.
40 Conferences, conventions, and meetings	40			
41 Interest	41 69,108.	22,601.	44,140.	2,367.
42 Depreciation, depletion, etc (attach schedule)	42 11,768.		4,187.	7,581.
43 Other expenses not covered above (itemize):				
a	43a			
b	43b			
c	43c			
d	43d			
e	43e			
f	43f			
g SEE STATEMENT 5	43g 435,014.	215,573.	113,259.	106,182.
44 Total functional expenses. Add lines 22a through 43g. (Organizations completing columns (B)-(D), carry these totals to lines 13-15)	44 2,452,781.	1,783,233.	261,678.	407,870.

Joint Costs. Check if you are following SOP 98-2

Are any joint costs from a combined educational campaign and fundraising solicitation reported in (B) Program services? Yes No

If "Yes," enter (i) the aggregate amount of these joint costs \$ N/A; (ii) the amount allocated to Program services \$ N/A; (iii) the amount allocated to Management and general \$ N/A; and (iv) the amount allocated to Fundraising \$ N/A

Part III Statement of Program Service Accomplishments (See the instructions)

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization. How the public perceives an organization in such cases may be determined by the information presented on its return. Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments

What is the organization's primary exempt purpose? SEE STATEMENT 7

Program Service Expenses (Required for 501(c)(3) and (4) orgs., and 4947(a)(1) trusts; but optional for others.)

All organizations must describe their exempt purpose achievements in a clear and concise manner. State the number of clients served, publications issued, etc. Discuss achievements that are not measurable (Section 501(c)(3) and (4) organizations and 4947(a)(1) nonexempt charitable trusts must also enter the amount of grants and allocations to others)

a CONSTRUCTION OF HOMES FOR LOW INCOME FAMILIES

Empty lines for describing program service accomplishments for category 'a'.

(Grants and allocations \$) If this amount includes foreign grants, check here

1,783,233.

b

Empty lines for describing program service accomplishments for category 'b'.

(Grants and allocations \$) If this amount includes foreign grants, check here

c

Empty lines for describing program service accomplishments for category 'c'.

(Grants and allocations \$) If this amount includes foreign grants, check here

d

Empty lines for describing program service accomplishments for category 'd'.

(Grants and allocations \$) If this amount includes foreign grants, check here

e Other program services (attach schedule)

(Grants and allocations \$) If this amount includes foreign grants, check here

f Total of Program Service Expenses (should equal line 44, column (B), Program services)

1,783,233.

Form 990 (2007)

Part IV Balance Sheets (See the instructions.)

Note: Where required, attached schedules and amounts within the description column should be for end-of-year amounts only.

		(A) Beginning of year	(B) End of year
Assets	45 Cash - non-interest-bearing	290,273.	271,206.
	46 Savings and temporary cash investments	163,562.	189,129.
	47 a Accounts receivable	3,928,762.	
	b Less allowance for doubtful accounts	240,519.	
		3,515,095.	3,688,243.
	48 a Pledges receivable		
	b Less allowance for doubtful accounts	41,316.	
	49 Grants receivable	60,633.	22,276.
	50 a Receivables from current and former officers, directors, trustees, and key employees		
	b Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)		
	51 a Other notes and loans receivable		
	b Less: allowance for doubtful accounts		
	52 Inventories for sale or use	33,445.	11,214.
	53 Prepaid expenses and deferred charges	14,552.	3,353.
54 a Investments - publicly-traded securities <input type="checkbox"/> Cost <input type="checkbox"/> FMV			
b Investments - other securities STMT 11 <input type="checkbox"/> Cost <input checked="" type="checkbox"/> FMV	44,269.	42,333.	
55 a Investments - land, buildings, and equipment basis			
b Less: accumulated depreciation			
56 Investments - other	0.	0.	
57 a Land, buildings, and equipment basis	124,401.		
b Less accumulated depreciation STMT 8	87,889.		
	23,782.	36,512.	
58 Other assets, including program-related investments (describe CONSTRUCTION IN PROGRESS)	1,122,323.	1,236,964.	
59 Total assets (must equal line 74) Add lines 45 through 58	5,309,250.	5,501,230.	
Liabilities	60 Accounts payable and accrued expenses	85,931.	76,804.
	61 Grants payable		
	62 Deferred revenue		
	63 Loans from officers, directors, trustees, and key employees		
	64 a Tax-exempt bond liabilities		
	b Mortgages and other notes payable STMT 9	947,653.	1,119,920.
	65 Other liabilities (describe SEE STATEMENT 10)	221,360.	227,040.
66 Total liabilities. Add lines 60 through 65	1,254,944.	1,423,764.	
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74.		
	67 Unrestricted	3,203,530.	3,136,750.
	68 Temporarily restricted	850,776.	940,716.
	69 Permanently restricted		
	Organizations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 70 through 74		
	70 Capital stock, trust principal, or current funds		
	71 Paid-in or capital surplus, or land, building, and equipment fund		
	72 Retained earnings, endowment, accumulated income, or other funds		
73 Total net assets or fund balances. Add lines 67 through 69 or lines 70 through 72. (Column (A) must equal line 19 and column (B) must equal line 21)	4,054,306.	4,077,466.	
74 Total liabilities and net assets/fund balances. Add lines 66 and 73	5,309,250.	5,501,230.	

Part VI Other Information (continued)		Yes	No
82 a	Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?	82a	X
b If "Yes," you may indicate the value of these items here. Do not include this amount as revenue in Part I or as an expense in Part II (See instructions in Part III)		82b	
83 a	Did the organization comply with the public inspection requirements for returns and exemption applications?	83a	X
b	Did the organization comply with the disclosure requirements relating to <i>quid pro quo</i> contributions?	83b	X
84 a	Did the organization solicit any contributions or gifts that were not tax deductible?	84a	X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	84b	N/A
85 a	501(c)(4), (5), or (6) Were substantially all dues nondeductible by members?	85a	N/A
b	Did the organization make only in-house lobbying expenditures of \$2,000 or less?	85b	N/A
If "Yes" was answered to either 85a or 85b, do not complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year			
c	Dues, assessments, and similar amounts from members	85c	N/A
d	Section 162(e) lobbying and political expenditures	85d	N/A
e	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices	85e	N/A
f	Taxable amount of lobbying and political expenditures (line 85d less 85e)	85f	N/A
g	Does the organization elect to pay the section 6033(e) tax on the amount on line 85f?	85g	N/A
h	If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount on line 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year?	85h	N/A
86	501(c)(7) organizations Enter: a Initiation fees and capital contributions included on line 12	86a	N/A
b	Gross receipts, included on line 12, for public use of club facilities	86b	N/A
87	501(c)(12) organizations Enter: a Gross income from members or shareholders	87a	N/A
b	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	87b	N/A
88 a	At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Part IX	88a	X
b	At any time during the year, did the organization, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Part XI	88b	X
89 a	501(c)(3) organizations. Enter: Amount of tax imposed on the organization during the year under section 4911 <u>0.</u> ; section 4912 <u>0.</u> ; section 4955 <u>0.</u>		
b	501(c)(3) and 501(c)(4) organizations. Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," attach a statement explaining each transaction	89b	X
c	Enter: Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958 <u>0.</u>		
d	Enter: Amount of tax on line 89c, above, reimbursed by the organization <u>0.</u>		
e	All organizations At any time during the tax year, was the organization a party to a prohibited tax shelter transaction?	89e	X
f	All organizations. Did the organization acquire a direct or indirect interest in any applicable insurance contract?	89f	X
g	For supporting organizations and sponsoring organizations maintaining donor advised funds. Did the supporting organization, or a fund maintained by a sponsoring organization, have excess business holdings at any time during the year?	89g	X
90 a	List the states with which a copy of this return is filed <u>TN</u>		
b	Number of employees employed in the pay period that includes March 12, 2007	90b	16
91 a	The books are in care of <u>DWAYNE SPENCER</u> Telephone no. <u>901-761-4771</u> Located at <u>169 SCOTT STREET, MEMPHIS, TN</u> ZIP + 4 <u>38112</u>		
b	At any time during the calendar year, did the organization have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)? If "Yes," enter the name of the foreign country <u>N/A</u> See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.	91b	X

Part VI Other Information (continued) Yes No

c At any time during the calendar year, did the organization maintain an office outside of the United States? 91c Yes No
 If "Yes," enter the name of the foreign country N/A

92 Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041- Check here
 and enter the amount of tax-exempt interest received or accrued during the tax year 92 N/A

Part VII Analysis of Income-Producing Activities (See the instructions)

Note: Enter gross amounts unless otherwise indicated.

	Unrelated business income		Excluded by section 512, 513, or 514		(E) Related or exempt function income
	(A) Business code	(B) Amount	(C) Exclu- sion code	(D) Amount	
93 Program service revenue					
a SALE OF HOUSES					732,953.
b RENTAL INCOME/TEMP OCCUP					
c AGREE					4,000.
d _____					
e _____					
f Medicare/Medicaid payments					
g Fees and contracts from government agencies					
94 Membership dues and assessments					
95 Interest on savings and temporary cash investments			14	616.	
96 Dividends and interest from securities					
97 Net rental income or (loss) from real estate					
a debt-financed property					
b not debt-financed property					
98 Net rental income or (loss) from personal property					
99 Other investment income					
100 Gain or (loss) from sales of assets other than inventory			18	807.	
101 Net income or (loss) from special events			01	197,901.	
102 Gross profit or (loss) from sales of inventory					
103 Other revenue					
a APPLICATION FEES			01	7,369.	
b MISCELLANEOUS			01	57,627.	
c _____					
d _____					
e _____					
104 Subtotal (add columns (B), (D), and (E))		0.		264,320.	736,953.
105 Total (add line 104, columns (B), (D), and (E))					1,001,273.

Note: Line 105 plus line 1e, Part I, should equal the amount on line 12, Part I.

Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes (See the instructions)

Line No.	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes).
93A	PROVIDES HOUSING FOR LOW INCOME FAMILIES
93B	PROVIDES HOUSING FOR LOW INCOME FAMILIES

Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities (See the instructions)

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
N/A	%			
	%			
	%			
	%			

Part X Information Regarding Transfers Associated with Personal Benefit Contracts (See the instructions.)

(a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? Yes No

(b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? Yes No

Note: If "Yes" to (b), file Form 8870 and Form 4720 (see instructions).

Part XI Information Regarding Transfers To and From Controlled Entities. Complete only if the organization is a controlling organization as defined in section 512(b)(13) **N/A**

106 Did the reporting organization make any transfers to a controlled entity as defined in section 512(b)(13) of the Code? If "Yes," complete the schedule below for each controlled entity

Yes	No

	(A) Name, address, of each controlled entity	(B) Employer Identification Number	(C) Description of transfer	(D) Amount of transfer
a	-----			
b	-----			
c	-----			
Totals				

107 Did the reporting organization receive any transfers from a controlled entity as defined in section 512(b)(13) of the Code? If "Yes," complete the schedule below for each controlled entity

Yes	No

	(A) Name, address, of each controlled entity	(B) Employer Identification Number	(C) Description of transfer	(D) Amount of transfer
a	-----			
b	-----			
c	-----			
Totals				

108 Did the organization have a binding written contract in effect on August 17, 2006, covering the interest, rents, royalties, and annuities described in question 107 above?

Yes	No

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Please Sign Here

Swayne Spencer
Signature of officer

2-10-2009
Date

Swayne Spencer, Executive Director
Type or print name and title

Paid Preparer's Use Only	Preparer's signature	CarOL A. JOHNSON BISHOP	Date	02/09/09	Check if self-employed	<input type="checkbox"/>	Preparer's SSN or PTIN (See Gen Inst X)
	Firm's name (or yours if self-employed), address, and ZIP + 4	DIXON HUGHES PLLC 999 S. SHADY GROVE RD, STE 400 MEMPHIS, TN 38120		EIN	Phone no. (901) 761-3000		

SCHEDULE A
(Form 990 or 990-EZ)

Organization Exempt Under Section 501(c)(3)

OMB No 1545-0047

(Except Private Foundation) and Section 501(e), 501(f), 501(k),
501(n), or 4947(a)(1) Nonexempt Charitable Trust

2007

Department of the Treasury
Internal Revenue Service

Supplementary Information-(See separate instructions.)

▶ **MUST be completed by the above organizations and attached to their Form 990 or 990-EZ**

Name of the organization

HABITAT FOR HUMANITY OF GREATER MEMPHIS

Employer identification number

62 1157233

Part I Compensation of the Five Highest Paid Employees Other Than Officers, Directors, and Trustees

(See page 1 of the instructions. List each one. If there are none, enter "None.")

(a) Name and address of each employee paid more than \$50,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans & deferred compensation	(e) Expense account and other allowances
<u>JULIA A. ROMINE</u> <u>169 SCOTT STREET, MEMPHIS, TN 38112</u>	<u>DEPUTY DIRECT</u> <u>40.00</u>	<u>57,925.</u>	<u>4,257.</u>	
<u>PAT MITCHELL</u> <u>169 SCOTT STREET, MEMPHIS, TN 38112</u>	<u>DIR. FINANCE</u> <u>40.00</u>	<u>52,029.</u>	<u>8,797.</u>	
<u>MICHAEL CLARK</u> <u>169 SCOTT STREET, MEMPHIS, TN 38112</u>	<u>DIR. FAMILY SERVICES</u> <u>40.00</u>	<u>47,741.</u>	<u>4,260.</u>	
<u>JIMMIE HOLMES</u> <u>169 SCOTT STREET, MEMPHIS, TN 38112</u>	<u>CONSTRUCTION SUPERV.</u> <u>40.00</u>	<u>47,746.</u>	<u>9,972.</u>	
<u>HAROLD WALKER</u> <u>169 SCOTT STREET, MEMPHIS, TN 38112</u>	<u>CONSTRUCTION MGR</u> <u>40.00</u>	<u>43,722.</u>	<u>8,787.</u>	
Total number of other employees paid over \$50,000 ▶	<u>0</u>			

Part II-A Compensation of the Five Highest Paid Independent Contractors for Professional Services

(See page 2 of the instructions. List each one (whether individuals or firms). If there are none, enter "None.")

(a) Name and address of each independent contractor paid more than \$50,000	(b) Type of service	(c) Compensation
<u>NONE</u>		
Total number of others receiving over \$50,000 for professional services ▶	<u>0</u>	

Part II-B Compensation of the Five Highest Paid Independent Contractors for Other Services

(List each contractor who performed services other than professional services, whether individuals or firms. If there are none, enter "None." See page 2 of the instructions.)

(a) Name and address of each independent contractor paid more than \$50,000	(b) Type of service	(c) Compensation
<u>UNITED HEALTHCARE</u> <u>DEPT CH 10151, PALATINE, IL 60055</u>	<u>EMPLOYEE HEALTHCARE</u>	<u>95,000.</u>
Total number of other contractors receiving over \$50,000 for other services ▶	<u>0</u>	

Part III Statements About Activities (See page 2 of the instructions.)

		Yes	No
1	During the year, has the organization attempted to influence national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum? If "Yes," enter the total expenses paid or incurred in connection with the lobbying activities ► \$ _____ \$ _____ (Must equal amounts on line 38, Part VI-A, or line i of Part VI-B.) Organizations that made an election under section 501(h) by filing Form 5768 must complete Part VI-A. Other organizations checking "Yes" must complete Part VI-B AND attach a statement giving a detailed description of the lobbying activities.		X
2	During the year, has the organization, either directly or indirectly, engaged in any of the following acts with any substantial contributors, trustees, directors, officers, creators, key employees, or members of their families, or with any taxable organization with which any such person is affiliated as an officer, director, trustee, majority owner, or principal beneficiary? (If the answer to any question is "Yes," attach a detailed statement explaining the transactions)		
a	Sale, exchange, or leasing of property?		X
b	Lending of money or other extension of credit?		X
c	Furnishing of goods, services, or facilities?		X
d	Payment of compensation (or payment or reimbursement of expenses if more than \$1,000)? SEE PART V-A, FORM 990	X	
e	Transfer of any part of its income or assets?		X
3 a	Did the organization make grants for scholarships, fellowships, student loans, etc.? (If "Yes," attach an explanation of how the organization determines that recipients qualify to receive payments.)		X
b	Did the organization have a section 403(b) annuity plan for its employees?		X
c	Did the organization receive or hold an easement for conservation purposes, including easements to preserve open space, the environment, historic land areas or historic structures? If "Yes," attach a detailed statement		X
d	Did the organization provide credit counseling, debt management, credit repair, or debt negotiation services?		X
4 a	Did the organization maintain any donor advised funds? If "Yes," complete lines 4b through 4g. If "No," complete lines 4f and 4g		X
b	Did the organization make any taxable distributions under section 4966? N/A		
c	Did the organization make a distribution to a donor, donor advisor, or related person? N/A		
d	Enter the total number of donor advised funds owned at the end of the tax year		0
e	Enter the aggregate value of assets held in all donor advised funds owned at the end of the tax year		0.
f	Enter the total number of separate funds or accounts owned at the end of the year (excluding donor advised funds included on line 4d) where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts		0.
g	Enter the aggregate value of assets in all funds or accounts included on line 4f at the end of the tax year		0.

Part IV Reason for Non-Private Foundation Status (See pages 4 through 8 of the instructions.)

I certify that the organization is not a private foundation because it is: (Please check only **ONE** applicable box.)

- 5 A church, convention of churches, or association of churches. Section 170(b)(1)(A)(i).
- 6 A school. Section 170(b)(1)(A)(ii). (Also complete Part V.)
- 7 A hospital or a cooperative hospital service organization. Section 170(b)(1)(A)(iii).
- 8 A federal, state, or local government or governmental unit. Section 170(b)(1)(A)(v).
- 9 A medical research organization operated in conjunction with a hospital. Section 170(b)(1)(A)(iii). Enter the hospital's name, city, and state ▶
- 10 An organization operated for the benefit of a college or university owned or operated by a governmental unit. Section 170(b)(1)(A)(iv). (Also complete the **Support Schedule** in Part IV-A.)
- 11a An organization that normally receives a substantial part of its support from a governmental unit or from the general public. Section 170(b)(1)(A)(vi). (Also complete the **Support Schedule** in Part IV-A.)
- 11b A community trust. Section 170(b)(1)(A)(vi). (Also complete the **Support Schedule** in Part IV-A.)
- 12 An organization that normally receives: (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its charitable, etc., functions - subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See section 509(a)(2). (Also complete the **Support Schedule** in Part IV-A.)
- 13 An organization that is not controlled by any disqualified persons (other than foundation managers) and otherwise meets the requirements of section 509(a)(3). Check the box that describes the type of supporting organization:
 Type I Type II Type III-Functionally Integrated Type III-Other

Provide the following information about the supported organizations. (See page 8 of the instructions.)

(a) Name(s) of supported organization(s)	(b) Employer identification number (EIN)	(c) Type of organization (described in lines 5 through 12 above or IRC section)	(d) Is the supported organization listed in the supporting organization's governing documents?		(e) Amount of support
			Yes	No	
Total ▶					

- 14 An organization organized and operated to test for public safety. Section 509(a)(4). (See page 8 of the instructions.)

Part IV-A Support Schedule (Complete only if you checked a box on line 10, 11, or 12) Use cash method of accounting.
 Note: You may use the worksheet in the instructions for converting from the accrual to the cash method of accounting.

Calendar year (or fiscal year beginning in)	(a) 2006	(b) 2005	(c) 2004	(d) 2003	(e) Total
15 Gifts, grants, and contributions received. (Do not include unusual grants. See line 28.)	1,060,283.	835,948.	416,479.	807,366.	3,120,076.
16 Membership fees received					
17 Gross receipts from admissions, merchandise sold or services performed, or furnishing of facilities in any activity that is related to the organization's charitable, etc., purpose	1,132,372.	861,871.	701,290.	488,777.	3,184,310.
18 Gross income from interest, dividends, amounts received from payments on securities loans (section 512(a)(5)), rents, royalties, income from similar sources, and unrelated business taxable income (less section 511 taxes) from businesses acquired by the organization after June 30, 1975	511.	2,566.	4,374.	6,938.	14,389.
19 Net income from unrelated business activities not included in line 18					
20 Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf					
21 The value of services or facilities furnished to the organization by a governmental unit without charge. Do not include the value of services or facilities generally furnished to the public without charge					
22 Other income. Attach a schedule. Do not include gain or (loss) from sale of capital assets	16,789.	3,383.	SEE STATEMENT 15 32,235.	199,635.	252,042.
23 Total of lines 15 through 22	2,209,955.	1,703,768.	1,154,378.	1,502,716.	6,570,817.
24 Line 23 minus line 17	1,077,583.	841,897.	453,088.	1,013,939.	3,386,507.
25 Enter 1% of line 23	22,100.	17,038.	11,544.	15,027.	
26 Organizations described on lines 10 or 11: a Enter 2% of amount in column (e), line 24					26a 67,730.
b Prepare a list for your records to show the name of and amount contributed by each person (other than a governmental unit or publicly supported organization) whose total gifts for 2003 through 2006 exceeded the amount shown in line 26a. Do not file this list with your return. Enter the total of all these excess amounts					26b 343,040.
c Total support for section 509(a)(1) test: Enter line 24, column (e)					26c 3,386,507.
d Add: Amounts from column (e) for lines: 18 14,389. 19 _____					26d 609,471.
22 252,042. 26b 343,040.					
e Public support (line 26c minus line 26d total)					26e 2,777,036.
f Public support percentage (line 26e (numerator) divided by line 26c (denominator))					26f 82.0030%
27 Organizations described on line 12: a For amounts included in lines 15, 16, and 17 that were received from a "disqualified person," prepare a list for your records to show the name of, and total amounts received in each year from, each "disqualified person." Do not file this list with your return. Enter the sum of such amounts for each year: N/A					
(2006) (2005) (2004) (2003)					
b For any amount included in line 17 that was received from each person (other than "disqualified persons"), prepare a list for your records to show the name of, and amount received for each year, that was more than the larger of (1) the amount on line 25 for the year or (2) \$5,000. (Include in the list organizations described in lines 5 through 11b, as well as individuals.) Do not file this list with your return. After computing the difference between the amount received and the larger amount described in (1) or (2), enter the sum of these differences (the excess amounts) for each year: N/A					
(2006) (2005) (2004) (2003)					
c Add: Amounts from column (e) for lines: 15 _____ 16 _____					27c N/A
17 _____ 20 _____ 21 _____					
d Add: Line 27a total _____ and line 27b total _____					27d N/A
e Public support (line 27c total minus line 27d total)					27e N/A
f Total support for section 509(a)(2) test: Enter amount on line 23, column (e)			27f N/A		
g Public support percentage (line 27e (numerator) divided by line 27f (denominator))					27g N/A %
h Investment income percentage (line 18, column (e) (numerator) divided by line 27f (denominator))					27h N/A %

28 Unusual Grants: For an organization described in line 10, 11, or 12 that received any unusual grants during 2003 through 2006, prepare a list for your records to show, for each year, the name of the contributor, the date and amount of the grant, and a brief description of the nature of the grant. Do not file this list with your return. Do not include these grants in line 15.

Part V Private School Questionnaire (See page 9 of the instructions.)

N/A

(To be completed ONLY by schools that checked the box on line 6 in Part IV)

		Yes	No
29	Does the organization have a racially nondiscriminatory policy toward students by statement in its charter, bylaws, other governing instrument, or in a resolution of its governing body?		
30	Does the organization include a statement of its racially nondiscriminatory policy toward students in all its brochures, catalogues, and other written communications with the public dealing with student admissions, programs, and scholarships?		
31	Has the organization publicized its racially nondiscriminatory policy through newspaper or broadcast media during the period of solicitation for students, or during the registration period if it has no solicitation program, in a way that makes the policy known to all parts of the general community it serves? If "Yes," please describe; if "No," please explain. (If you need more space, attach a separate statement.) _____ _____ _____		
32	Does the organization maintain the following:		
a	Records indicating the racial composition of the student body, faculty, and administrative staff?		
b	Records documenting that scholarships and other financial assistance are awarded on a racially nondiscriminatory basis?		
c	Copies of all catalogues, brochures, announcements, and other written communications to the public dealing with student admissions, programs, and scholarships?		
d	Copies of all material used by the organization or on its behalf to solicit contributions? If you answered "No" to any of the above, please explain. (If you need more space, attach a separate statement.) _____ _____		
33	Does the organization discriminate by race in any way with respect to:		
a	Students' rights or privileges?		
b	Admissions policies?		
c	Employment of faculty or administrative staff?		
d	Scholarships or other financial assistance?		
e	Educational policies?		
f	Use of facilities?		
g	Athletic programs?		
h	Other extracurricular activities? If you answered "Yes" to any of the above, please explain. (If you need more space, attach a separate statement.) _____ _____		
34 a	Does the organization receive any financial aid or assistance from a governmental agency?		
b	Has the organization's right to such aid ever been revoked or suspended? If you answered "Yes" to either 34a or b, please explain using an attached statement.		
35	Does the organization certify that it has complied with the applicable requirements of sections 4.01 through 4.05 of Rev. Proc. 75-50, 1975-2 C.B. 587, covering racial nondiscrimination? If "No," attach an explanation		

Part VI-A Lobbying Expenditures by Electing Public Charities (See page 11 of the instructions.)

N/A

(To be completed ONLY by an eligible organization that filed Form 5768)

Check a if the organization belongs to an affiliated group. Check b if you checked "a" and "limited control" provisions apply.

Limits on Lobbying Expenditures		(a) Affiliated group totals	(b) To be completed for all electing organizations
(The term "expenditures" means amounts paid or incurred.)			
		N/A	
36	Total lobbying expenditures to influence public opinion (grassroots lobbying)	36	
37	Total lobbying expenditures to influence a legislative body (direct lobbying)	37	
38	Total lobbying expenditures (add lines 36 and 37)	38	
39	Other exempt purpose expenditures	39	
40	Total exempt purpose expenditures (add lines 38 and 39)	40	
41	Lobbying nontaxable amount. Enter the amount from the following table - If the amount on line 40 is - The lobbying nontaxable amount is - Not over \$500,000 20% of the amount on line 40 Over \$500,000 but not over \$1,000,000 \$100,000 plus 15% of the excess over \$500,000 Over \$1,000,000 but not over \$1,500,000 \$175,000 plus 10% of the excess over \$1,000,000 Over \$1,500,000 but not over \$17,000,000 \$225,000 plus 5% of the excess over \$1,500,000 Over \$17,000,000 \$1,000,000	41	
42	Grassroots nontaxable amount (enter 25% of line 41)	42	
43	Subtract line 42 from line 36. Enter -0- if line 42 is more than line 36	43	
44	Subtract line 41 from line 38. Enter -0- if line 41 is more than line 38	44	

Caution: If there is an amount on either line 43 or line 44, you must file Form 4720.

4-Year Averaging Period Under Section 501(h)

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below. See the instructions for lines 45 through 50 on page 13 of the instructions.)

Calendar year (or fiscal year beginning in)	Lobbying Expenditures During 4-Year Averaging Period				N/A (e) Total
	(a) 2007	(b) 2006	(c) 2005	(d) 2004	
45	Lobbying nontaxable amount				0.
46	Lobbying ceiling amount (150% of line 45(e))				0.
47	Total lobbying expenditures				0.
48	Grassroots nontaxable amount				0.
49	Grassroots ceiling amount (150% of line 48(e))				0.
50	Grassroots lobbying expenditures				0.

Part VI-B Lobbying Activity by Nonelecting Public Charities

(For reporting only by organizations that did not complete Part VI-A) (See page 14 of the instructions.)

During the year, did the organization attempt to influence national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of:

- a Volunteers
- b Paid staff or management (Include compensation in expenses reported on lines c through h.)
- c Media advertisements
- d Mailings to members, legislators, or the public
- e Publications, or published or broadcast statements
- f Grants to other organizations for lobbying purposes
- g Direct contact with legislators, their staffs, government officials, or a legislative body
- h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any other means
- i Total lobbying expenditures (Add lines c through h.)

Yes	No	Amount
	X	
	X	
	X	
	X	
	X	
	X	
	X	
	X	
	X	
		0.

If "Yes" to any of the above, also attach a statement giving a detailed description of the lobbying activities.

FORM 990	GAIN (LOSS) FROM PUBLICLY TRADED SECURITIES			STATEMENT	1
DESCRIPTION	GROSS SALES PRICE	COST OR OTHER BASIS	EXPENSE OF SALE	NET GAIN OR (LOSS)	
THROUGH ENDOWMENT FUND AT COMMUNITY FOUNDATION	807.	0.	0.	807.	
THROUGH ENDOWMENT FUND AT COMMUNITY FOUNDATION	11,628.	11,628.	0.	0.	
TO FORM 990, PART I, LINE 8	12,435.	11,628.	0.	807.	

FORM 990	SPECIAL EVENTS AND ACTIVITIES				STATEMENT	2
DESCRIPTION OF EVENT	GROSS RECEIPTS	CONTRIBUT. INCLUDED	GROSS REVENUE	DIRECT EXPENSES	NET INCOME OR (LOSS)	
RESTORE	164,511.		164,511.	22,231.	142,280.	
TOOL BOX BASH	38,132.		38,132.	18,599.	19,533.	
6TH ANNUAL CAR SHOW	31,707.		31,707.	9,254.	22,453.	
4TH ANNUAL HOME TEAM HUDDLE	24,816.		24,816.	9,255.	15,561.	
OTHERS	20,941.		20,941.	22,867.	<1,926.>	
TO FM 990, PART I, LINE 9	280,107.		280,107.	82,206.	197,901.	

FORM 990 PAYMENTS TO AFFILIATES STATEMENT 3

AFFILIATE'S NAME	AFFILIATE'S ADDRESS	AMOUNT
HABITAT INTERNATIONAL	121 HABITAT STREET AMERICUS, GA 31709	30,000.
PURPOSE OF PAYMENT		
TITHE		30,000.
TOTAL TO FORM 990, PART I, LINE 16		30,000.

FORM 990 OTHER CHANGES IN NET ASSETS OR FUND BALANCES STATEMENT 4

DESCRIPTION	AMOUNT
UNREALIZED LOSS	<3,360.>
ROUNDING	<2.>
TOTAL TO FORM 990, PART I, LINE 20	<3,362.>

FORM 990 OTHER EXPENSES STATEMENT 5

DESCRIPTION	(A) TOTAL	(B) PROGRAM SERVICES	(C) MANAGEMENT AND GENERAL	(D) FUNDRAISING
VEHICLE EXPENSE	10,597.	7,561.		3,036.
CONTRACT LABOR	22,159.	18,497.		3,662.
TAXES & PERMITS	13,894.	13,749.	20.	125.
ADVERTISING & PROMO	47,728.	14,621.	16,409.	16,698.
INSURANCE	102,071.	61,005.	28,793.	12,273.
DUES & SUBSCRIPTIONS	6,859.	1,496.	4,820.	543.
MISCELLANEOUS	46,643.	16,933.	12,622.	17,088.
MAINTENANCE/REPAIRS	15,217.	12,229.	1,528.	1,460.
PROFESSIONAL FEES	95,450.	17,114.	41,039.	37,297.
BANK CHARGES	5,317.	309.	649.	4,359.
TRAINING & WORKSHOPS	14,129.	10,646.	3,415.	68.
WEED CUTTING	17,339.	17,339.		
COST OF EVENTS	11,047.	11,047.		
INFORMATION				
TECHNOLOGY	18,618.	7,325.	3,964.	7,329.
EMPLOYEE RECRUITMENT	7,946.	5,702.		2,244.
TOTAL TO FM 990, LN 43	435,014.	215,573.	113,259.	106,182.

FORM 990 SPECIFIC ASSISTANCE TO INDIVIDUALS STATEMENT 6

DESCRIPTION	AMOUNT
CONSTRUCTION COSTS TO BUILD 17 HOMES FOR LOW INCOME FAMILIES	1,054,906.
TOTAL TO FORM 990, PART II, LINE 23	1,054,906.

FORM 990 STATEMENT OF ORGANIZATION'S PRIMARY EXEMPT PURPOSE STATEMENT 7
PART III

EXPLANATION

A CHRISTIAN HOUSING MINISTRY DEDICATED TO BUILDING SIMPLE, DECENT, AFFORDABLE HOUSING IN PARTNERSHIP WITH PEOPLE IN NEED OF ADEQUATE SHELTER

FORM 990 DEPRECIATION OF ASSETS NOT HELD FOR INVESTMENT STATEMENT 8

DESCRIPTION	COST OR OTHER BASIS	ACCUMULATED DEPRECIATION	BOOK VALUE
AUTOMOBILES	63,000.	0.	63,000.
CONSTRUCTION TOOLS	719.	0.	719.
LEASEHOLD IMPROVEMENTS	17,942.	0.	17,942.
OFFICE EQUIPMENT	42,740.	0.	42,740.
ACCUMULATED DEPRECIATION	0.	87,889.	<87,889.>
TOTAL TO FORM 990, PART IV, LN 57	124,401.	87,889.	36,512.

FORM 990 OTHER NOTES AND LOANS PAYABLE STATEMENT 9

LENDER'S NAME TERMS OF REPAYMENT

BANK - LINE OF CREDIT MONTHLY INTEREST

DATE OF NOTE	MATURITY DATE	ORIGINAL LOAN AMOUNT	INTEREST RATE
	06/30/07	0.	5.00%

SECURITY PROVIDED BY BORROWER PURPOSE OF LOAN

NONE

RELATIONSHIP OF LENDER

NONE

DESCRIPTION OF CONSIDERATION	FMV OF CONSIDERATION	BALANCE DUE
CASH	0.	95,000.

LENDER'S NAME TERMS OF REPAYMENT

5 NOTES - FIRST TENNESSEE MONTHLY PRINCIPAL AND INTEREST OF \$167

DATE OF NOTE	MATURITY DATE	ORIGINAL LOAN AMOUNT	INTEREST RATE
11/05/97	10/31/17	0.	7.95%

SECURITY PROVIDED BY BORROWER PURPOSE OF LOAN

6 MORTGAGE NOTE RECEIVABLES CONSTRUCTION OF HOMES

RELATIONSHIP OF LENDER

NONE

DESCRIPTION OF CONSIDERATION	FMV OF CONSIDERATION	BALANCE DUE
CASH	0.	65,864.

<u>LENDER'S NAME</u>		<u>TERMS OF REPAYMENT</u>	
TN HOUSING DEVELOPMENT		PAYABLE MONTHLY/VARIOUS MATURITIES THRU MAY 2038/VARIOUS IMPUTED	

<u>DATE OF NOTE</u>	<u>MATURITY DATE</u>	<u>ORIGINAL LOAN AMOUNT</u>	<u>INTEREST RATE</u>
		0.	7.00%

<u>SECURITY PROVIDED BY BORROWER</u>	<u>PURPOSE OF LOAN</u>
MORTGAGE RECEIVABLES - HOMEOWNERS	BUILDING CAPITAL

RELATIONSHIP OF LENDER
NONE

<u>DESCRIPTION OF CONSIDERATION</u>	<u>FMV OF CONSIDERATION</u>	<u>BALANCE DUE</u>
CASH	0.	727,624.

<u>LENDER'S NAME</u>		<u>TERMS OF REPAYMENT</u>	
VEHICLE NOTE		MONTHLY INSTALLMENTS AND INTEREST	

<u>DATE OF NOTE</u>	<u>MATURITY DATE</u>	<u>ORIGINAL LOAN AMOUNT</u>	<u>INTEREST RATE</u>
06/30/06	06/30/11	33,250.	8.00%

<u>SECURITY PROVIDED BY BORROWER</u>	<u>PURPOSE OF LOAN</u>
TRUCK	

RELATIONSHIP OF LENDER
NONE

<u>DESCRIPTION OF CONSIDERATION</u>	<u>FMV OF CONSIDERATION</u>	<u>BALANCE DUE</u>
	0.	21,456.

<u>LENDER'S NAME</u>		<u>TERMS OF REPAYMENT</u>	
AAR-HFHI	OPERATING	MONTHLY INSTALLMENTS AND	
CAPITAL		INTEREST	

<u>DATE OF NOTE</u>	<u>MATURITY DATE</u>	<u>ORIGINAL LOAN AMOUNT</u>	<u>INTEREST RATE</u>
		316,700.	8.50%

<u>SECURITY PROVIDED BY BORROWER</u>	<u>PURPOSE OF LOAN</u>
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RELATIONSHIP OF LENDER

NONE

<u>DESCRIPTION OF CONSIDERATION</u>	<u>FMV OF CONSIDERATION</u>	<u>BALANCE DUE</u>
	0.	209,976.
<u>TOTAL INCLUDED ON FORM 990, PART IV, LINE 64, COLUMN B</u>		<u>1,119,920.</u>

<u>FORM 990</u>	<u>OTHER LIABILITIES</u>	<u>STATEMENT</u>	<u>10</u>
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<u>DESCRIPTION</u>	<u>BEGINNING OF YEAR</u>	<u>END OF YEAR</u>
ESCROW ACCOUNTS	216,136.	222,871.
ACCRUED INTEREST	3,322.	620.
ACCRUED & WITHHELD PAYROLL TAX	1,902.	3,549.
<u>TOTAL TO FORM 990, PART IV, LINE 65</u>	<u>221,360.</u>	<u>227,040.</u>

<u>FORM 990</u>	<u>OTHER SECURITIES</u>	<u>STATEMENT</u>	<u>11</u>
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<u>SECURITY DESCRIPTION</u>	<u>COST/FMV</u>	<u>OTHER SECURITIES</u>
COMMUNITY FOUNDATION OF GREATER MEMPHIS BALANCED POOL	FMV	42,333.
<u>TO FORM 990, LINE 54B, COL B</u>		<u>42,333.</u>

FORM 990	OTHER REVENUE NOT INCLUDED ON FORM 990	STATEMENT 12
DESCRIPTION		AMOUNT
	RESTRICTED MATERIALS	31,505.
	FUNDRAISING COST	59,975.
TOTAL TO FORM 990, PART IV-A		91,480.

FORM 990	OTHER EXPENSES NOT INCLUDED ON FORM 990	STATEMENT 13
DESCRIPTION		AMOUNT
	FUNDRAISING COST	59,975.
	RESTRICTED MATERIALS	31,505.
	ROUNDING	2.
TOTAL TO FORM 990, PART IV-B		91,482.

FORM 990 PART V-A - LIST OF CURRENT OFFICERS, DIRECTORS, STATEMENT 14
 TRUSTEES AND KEY EMPLOYEES

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN- SATION	EMPLOYEE BEN PLAN CONTRIB	EXPENSE ACCOUNT
DWAYNE SPENCER 169 SCOTT MEMPHIS, TN 38112	EXECUTIVE DIRECTOR 40.00	78,750.	4,257.	0.
TOM FALLER 169 SCOTT MEMPHIS, TN 38112	PRESIDENT 1.00	0.	0.	0.
PHIL CHAMBERLAIN 169 SCOTT MEMPHIS, TN 38112	PAST PRESIDENT 1.00	0.	0.	0.
SHERRY DUBOSE 169 SCOTT MEMPHIS, TN 38112	VICE PRESIDENT 1.00	0.	0.	0.
SANDRA STONE 169 SCOTT MEMPHIS, TN 38112	SECRETARY 1.00	0.	0.	0.
CHRISTY CORNELL 169 SCOTT MEMPHIS, TN 38112	TREASURER 1.00	0.	0.	0.
MARTHA BARTA 169 SCOTT MEMPHIS, TN 38112	BOARD MEMBER 1.00	0.	0.	0.
ALEX EILERS 169 SCOTT MEMPHIS, TN 38112	BOARD MEMBER 1.00	0.	0.	0.
DIANE FRAN CZKY 169 SCOTT MEMPHIS, TN 38112	BOARD MEMBER 1.00	0.	0.	0.
MICHAEL JOHNSON 169 SCOTT MEMPHIS, TN 38112	BOARD MEMBER 1.00	0.	0.	0.
STEVE MEDLIN 169 SCOTT MEMPHIS, TN 38112	BOARD MEMBER 1.00	0.	0.	0.

HABITAT FOR HUMANITY OF GREATER MEMPHIS

62-1157233

WILLIAM MITCHELL 169 SCOTT MEMPHIS, TN 38112	BOARD MEMBER 1.00	0.	0.	0.
AMY O'DELL 169 SCOTT MEMPHIS, TN 38112	BOARD MEMBER 1.00	0.	0.	0.
NEIL ARNOLD 169 SCOTT MEMPHIS, TN 38112	BOARD MEMBER 1.00	0.	0.	0.
SHARON GOLDSWORTHY 169 SCOTT MEMPHIS, TN 38112	BOARD MEMBER 1.00	0.	0.	0.
CHRIS HAM 169 SCOTT MEMPHIS, TN 38112	BOARD MEMBER 1.00	0.	0.	0.
BRENDA HARPER 169 SCOTT MEMPHIS, TN 38112	BOARD MEMBER 1.00	0.	0.	0.
STAN HOLMES 169 SCOTT MEMPHIS, TN 38112	BOARD MEMBER 1.00	0.	0.	0.
MIKE MORGAN 169 SCOTT MEMPHIS, TN 38112	BOARD MEMBER 1.00	0.	0.	0.
KIM NOWELL 169 SCOTT MEMPHIS, TN 38112	BOARD MEMBER 1.00	0.	0.	0.
TOTALS INCLUDED ON FORM 990, PART V-A		<u>78,750.</u>	<u>4,257.</u>	<u>0.</u>

SCHEDULE A	OTHER INCOME			STATEMENT 15
DESCRIPTION	2006 AMOUNT	2005 AMOUNT	2004 AMOUNT	2003 AMOUNT
MORTGAGE DISCOUNT AMORTIZATION	0.	0.	0.	195,299.
MISCELLANEOUS	16,789.	3,383.	32,235.	4,336.
TOTAL TO SCHEDULE A, LINE 22	<u>16,789.</u>	<u>3,383.</u>	<u>32,235.</u>	<u>199,635.</u>

Application for Extension of Time To File an Exempt Organization Return

OMB No. 1545-1709

▶ File a separate application for each return.

- If you are filing for an **Automatic 3-Month Extension**, complete only **Part I** and check this box
- If you are filing for an **Additional (Not Automatic) 3-Month Extension**, complete only **Part II** (on page 2 of this form).

Do not complete Part II unless you have already been granted an automatic 3-month extension on a previously filed Form 8868

Part I Automatic 3-Month Extension of Time. Only submit original (no copies needed)

A corporation required to file Form 990-T and requesting an automatic 6-month extension - check this box and complete Part I only

All other corporations (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns

Electronic Filing (e-file). Generally, you can electronically file Form 8868 if you want a 3-month automatic extension of time to file one of the returns noted below (6 months for a corporation required to file Form 990-T). However, you cannot file Form 8868 electronically if (1) you want the additional (not automatic) 3-month extension or (2) you file Forms 990-BL, 6069, or 8870, group returns, or a composite or consolidated Form 990-T. Instead, you must submit the fully completed and signed page 2 (Part II) of Form 8868. For more details on the electronic filing of this form, visit www.irs.gov/efile and click on e-file for Charities & Nonprofits

Type or print	Name of Exempt Organization HABITAT FOR HUMANITY OF GREATER MEMPHIS	Employer identification number 62-1157233
File by the due date for filing your return. See instructions	Number, street, and room or suite no. If a P.O. box, see instructions. 169 SCOTT STREET	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions. MEMPHIS, TN 38112	

Check type of return to be filed (file a separate application for each return):

- | | | |
|--|--|------------------------------------|
| <input checked="" type="checkbox"/> Form 990 | <input type="checkbox"/> Form 990-T (corporation) | <input type="checkbox"/> Form 4720 |
| <input type="checkbox"/> Form 990-BL | <input type="checkbox"/> Form 990-T (sec 401(a) or 408(a) trust) | <input type="checkbox"/> Form 5227 |
| <input type="checkbox"/> Form 990-EZ | <input type="checkbox"/> Form 990-T (trust other than above) | <input type="checkbox"/> Form 6069 |
| <input type="checkbox"/> Form 990-PF | <input type="checkbox"/> Form 1041-A | <input type="checkbox"/> Form 8870 |

- The books are in the care of ▶ **DWAYNE SPENCER**
 Telephone No. ▶ **901-761-4771** FAX No ▶ _____
- If the organization does not have an office or place of business in the United States, check this box
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) _____ If this is for the whole group, check this box If it is for part of the group, check this box and attach a list with the names and EINs of all members the extension will cover

1 I request an automatic 3-month (6-months for a corporation required to file Form 990-T) extension of time until **FEBRUARY 15, 2009**, to file the exempt organization return for the organization named above. The extension is for the organization's return for.
 ▶ calendar year _____ or
 ▶ tax year beginning **JUL 1, 2007**, and ending **JUN 30, 2008**

2 If this tax year is for less than 12 months, check reason Initial return Final return Change in accounting period

3a If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions	3a	\$	
b If this application is for Form 990-PF or 990-T, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit	3b	\$	
c Balance Due. Subtract line 3b from line 3a. Include your payment with this form, or, if required, deposit with FTD coupon or, if required, by using EFTPS (Electronic Federal Tax Payment System) See instructions.	3c	\$	N/A

Caution. If you are going to make an electronic fund withdrawal with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions

LHA For Privacy Act and Paperwork Reduction Act Notice, see Instructions.

Form **8868** (Rev. 4-2008)