

Return of Organization Exempt From Income Tax

2006

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

Department of the Treasury
Internal Revenue Service

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

Open to Public Inspection

A For the 2006 calendar year, or tax year beginning, 2006, and ending

B Check if applicable:
 Address change
 Name change
 Initial return
 Final return
 Amended return
 Application pending

C Name of organization
 Home Builders & Contractors Assoc. of Brevard, Inc.
 Number and street (or P O box if mail is not delivered to street addr) Room/suite
 1500 W. Eau Gallie Blvd. Ste. A
 City, town or country State ZIP code + 4
 Melbourne FL 32935-5398

D Employer Identification Number
59-1448721

E Telephone number
(321) 254-3700

F Accounting method
 Cash Accrual
 Other (specify) _____

G Web site: N/A

J Organization type (check only one)
 501(c) 6 (insert no) 4947(a)(1) or 527

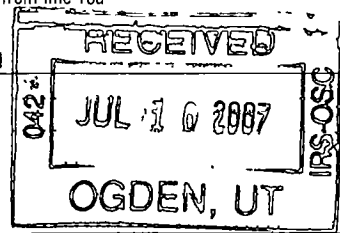
K Check here if the organization is not a 509(a)(3) supporting organization and its gross receipts are normally not more than \$25,000. A return is not required, but if the organization chooses to file a return, be sure to file a complete return.

L Gross receipts Add lines 6b, 8b, 9b, and 10b to line 12 **1,068,532.**

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 _____
H (c) Are all affiliates included? (If 'No,' attach a list. See instructions.) Yes No
H (d) Is this a separate return filed by an organization covered by a group ruling? Yes No
I Group Exemption Number _____
M Check if the organization is not required to attach Schedule B (Form 990, 990-EZ, or 990-PF)

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (See the instructions.)

1 Contributions, gifts, grants, and similar amounts received			
a Contributions to donor advised funds	1 a		
b Direct public support (not included on line 1a)	1 b		
c Indirect public support (not included on line 1a)	1 c		
d Government contributions (grants) (not included on line 1a)	1 d		
e Total (add lines 1a through 1d) (cash \$ _____ noncash \$ _____)			1 e
2 Program service revenue including government fees and contracts (from Part VII, line 93)			2 436,953.
3 Membership dues and assessments			3 374,168.
4 Interest on savings and temporary cash investments			4 2,297.
5 Dividends and interest from securities			5
6a Gross rents	6 a	169,093.	
b Less rental expenses	6 b	115,757.	
c Net rental income or (loss) Subtract line 6b from line 6a			6 c 53,336.
7 Other investment income (describe _____)			7
8a Gross amount from sales of assets other than inventory	(A) Securities	(B) Other	
b Less cost or other basis and sales expenses	8 a		
c Gain or (loss) (attach schedule)	8 b		
d Net gain or (loss) Combine line 8c, columns (A) and (B)	8 c		8 d
9 Special events and activities (attach schedule) If any amount is from gaming, check here <input type="checkbox"/>			
a Gross revenue (not including \$ _____ of contributions reported on line 1b)	9 a	85,007.	
b Less direct expenses other than fundraising expenses	9 b	0.	
c Net income or (loss) from special events Subtract line 9b from line 9a		See L-9 Stmt	9 c 85,007.
10a Gross sales of inventory, less returns and allowances	10 a		
b Less cost of goods sold	10 b		
c Gross profit or (loss) from sales of inventory (attach schedule) Subtract line 10b from line 10a			10 c
11 Other revenue (from Part VII, line 103)			11 1,014.
12 Total revenue. Add lines 1e, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11			12 952,775.
13 Program services (from line 44, column (B))			13 129,572.
14 Management and general (from line 44, column (C))			14 430,672.
15 Fundraising (from line 44, column (D))			15 59,432.
16 Payments to affiliates (attach schedule)			16 227,165.
17 Total expenses. Add lines 16 and 44, column (A)			17 846,841.
18 Excess or (deficit) for the year Subtract line 17 from line 12			18 105,934.
19 Net assets or fund balances at beginning of year (from line 73, column (A))			19 542,476.
20 Other changes in net assets or fund balances (attach explanation) ROUNDING DIFFERENCES			20 1.
21 Net assets or fund balances at end of year Combine lines 18, 19, and 20			21 648,411.



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EXPENSES
ASSETS

29P

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 sch) (cash \$ _____) non-cash \$ _____ If this amount includes foreign grants, check here <input type="checkbox"/>	22a			
22b Other grants and allocations (att sch) (cash \$ _____) non-cash \$ _____ If this amount includes foreign grants, check here <input type="checkbox"/>	22b			
23 Specific assistance to individuals (attach schedule)	23			
24 Benefits paid to or for members (attach schedule)	24			
25a Compensation of current officers, directors, key employees, etc listed in Part V-A (attach sch)	25a 88,132.		88,132.	
b Compensation of former officers, directors, key employees, etc listed in Part V-B (attach sch)	25b			
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) (attach schedule)	25c			
26 Salaries and wages of employees not included on lines 25a, b, and c	26 106,950.		106,950.	
27 Pension plan contributions not included on lines 25a, b, and c	27			
28 Employee benefits not included on lines 25a - 27	28 26,796.		26,796.	
29 Payroll taxes	29 18,785.		18,785.	
30 Professional fundraising fees	30			
31 Accounting fees	31 3,700.		3,700.	
32 Legal fees	32 1,528.		1,528.	
33 Supplies	33 23,794.	3,650.	7,485.	12,659.
34 Telephone	34 6,186.		6,186.	
35 Postage and shipping	35 5,247.	524.	4,521.	202.
36 Occupancy	36			
37 Equipment rental and maintenance	37 18,023.		18,023.	
38 Printing and publications	38 1,059.	689.		370.
39 Travel	39 26,835.		26,835.	
40 Conferences, conventions, and meetings	40			
41 Interest	41 1,764.		1,764.	
42 Depreciation, depletion, etc (attach schedule)	42 27,938.		27,938.	
43 Other expenses not covered above (itemize)				
a Advertising	43a 25,911.	24,912.		999.
b Awards Expense	43b 21,049.	6,239.		14,810.
c Catering & Entertainment	43c 44,768.	19,528.	1,705.	23,535.
d Dues	43d 5,864.	1,835.	4,029.	
e EO Public Relations	43e 1,387.		1,387.	
f Luncheon Meetings	43f 5,784.	1,802.	3,982.	
g See Other Expenses Stmt	43g 158,176.	70,393.	80,926.	6,857.
44 Total functional expenses Add lines 22a through 43g (Organizations completing columns (B) - (D), carry these totals to lines 13 - 15)	44 619,676.	129,572.	430,672.	59,432.

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 \$ _____, (ii) the amount allocated to Program services \$ _____, (iii) the amount allocated to Management and general \$ _____, and (iv) the amount allocated to Fundraising \$ _____

Part III Statement of Program Service Accomplishments

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? ► <u>Builders/Contractors Trade Association</u> 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.)	Program Service Expenses (Required for 501(c)(3) and (4) organizations and 4947(a)(1) trusts, but optional for others.)
a <u>Monthly Publication of Brevard Builder Newspaper containing information, editorials, advertising and other information of current interest to members and their customers. Approx. 5000 copies are printed monthly, approx. 1200 are distributed to members, the balance to the public.</u> ----- (Grants and allocations \$ _____) If this amount includes foreign grants, check here ► <input type="checkbox"/>	48,452.
b <u>Parade of Homes-Annual exhibition of new homes by builder members to the general public in a program coordinated by the Association</u> ----- (Grants and allocations \$ _____) If this amount includes foreign grants, check here ► <input type="checkbox"/>	27,721.
c <u>Dreamstreet Home Expo-Annual expo by builder and associate members to the general public in a program coordinated by the Association</u> ----- (Grants and allocations \$ _____) If this amount includes foreign grants, check here ► <input type="checkbox"/>	18,936.
d ----- (Grants and allocations \$ _____) If this amount includes foreign grants, check here ► <input type="checkbox"/>	
e Other program services (Grants and allocations \$ _____) If this amount includes foreign grants, check here ► <input type="checkbox"/>	34,463.
f Total of Program Service Expenses (should equal line 44, column (B), Program services) ►	129,572.

BAA

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	84,985.	45	45,316.
	46 Savings and temporary cash investments	55,937.	46	139,659.
	47 a Accounts receivable	47 a		
	b Less allowance for doubtful accounts	47 b		47 c
	48 a Pledges receivable	48 a		
	b Less allowance for doubtful accounts	48 b		48 c
	49 Grants receivable		49	
	50 a Receivables from current and former officers, directors, trustees, and key employees (attach schedule)		50 a	
	b Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) (attach schedule)		50 b	
	51 a Other notes and loans receivable (attach schedule)	51 a 18,763.		
	b Less allowance for doubtful accounts	51 b	13,041.	51 c 18,763.
	52 Inventories for sale or use		52	
	53 Prepaid expenses and deferred charges		4,000.	53 2,358.
	54 a Investments – publicly-traded securities	▶ <input type="checkbox"/> Cost <input type="checkbox"/> FMV		54 a
	b Investments – other securities (attach sch)	▶ <input type="checkbox"/> Cost <input type="checkbox"/> FMV		54 b
	55 a Investments – land, buildings, & equipment basis	55 a 670,107.		
	b Less accumulated depreciation (attach schedule) L-55 Stmt	55 b 325,650.	353,181.	55 c 344,457.
	56 Investments – other (attach schedule)		56	
	57 a Land, buildings, and equipment basis	57 a 761,385.		
b Less accumulated depreciation (attach schedule) L-57 Stmt	57 b 441,508.	320,644.	57 c 319,877.	
58 Other assets, including program-related investments (describe ▶ <u>See Line 58 Stmt</u>)		5,076.	58 4,686.	
59 Total assets (must equal line 74) Add lines 45 through 58		836,864.	59 875,116.	
LIABILITIES	60 Accounts payable and accrued expenses	82.	60	2,063.
	61 Grants payable		61	
	62 Deferred revenue		62	
	63 Loans from officers, directors, trustees, and key employees (attach schedule)		63	
	64 a Tax-exempt bond liabilities (attach schedule)		64 a	
	b Mortgages and other notes payable (attach schedule)		291,324.	64 b 217,961.
	65 Other liabilities (describe ▶ <u>See Line 65 Stmt</u>)		2,982.	65 6,681.
66 Total liabilities. Add lines 60 through 65		294,388.	66 226,705.	
NET ASSETS OR FUND BALANCES	Organizations that follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74			
	67 Unrestricted		67	
	68 Temporarily restricted		68	
	69 Permanently restricted		69	
	Organizations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/> and complete lines 70 through 74			
	70 Capital stock, trust principal, or current funds		70	
	71 Paid-in or capital surplus, or land, building, and equipment fund		71	
	72 Retained earnings, endowment, accumulated income, or other funds		542,476.	72 648,411.
	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)		542,476.	73 648,411.
	74 Total liabilities and net assets/fund balances. Add lines 66 and 73		836,864.	74 875,116.

Part IV-A Reconciliation of Revenue per Audited Financial Statements with Revenue per Return (See the instructions.)

a	Total revenue, gains, and other support per audited financial statements		a	N/A
b	Amounts included on line a but not on Part I, line 12			
	1 Net unrealized gains on investments	b1		
	2 Donated services and use of facilities	b2		
	3 Recoveries of prior year grants	b3		
	4 Other (specify) _____	b4		
	Add lines b1 through b4		b	
c	Subtract line b from line a		c	
d	Amounts included on Part I, line 12, but not on line a :			
	1 Investment expenses not included on Part I, line 6b	d1		
	2 Other (specify) _____	d2		
	Add lines d1 and d2		d	
e	Total revenue (Part I, line 12) Add lines c and d		e	

Part IV-B Reconciliation of Expenses per Audited Financial Statements with Expenses per Return

a	Total expenses and losses per audited financial statements		a	N/A
b	Amounts included on line a but not on Part I, line 17			
	1 Donated services and use of facilities	b1		
	2 Prior year adjustments reported on Part I, line 20	b2		
	3 Losses reported on Part I, line 20	b3		
	4 Other (specify) _____	b4		
	Add lines b1 through b4		b	
c	Subtract line b from line a		c	
d	Amounts included on Part I, line 17, but not on line a :			
	1 Investment expenses not included on Part I, line 6b	d1		
	2 Other (specify) _____	d2		
	Add lines d1 and d2		d	
e	Total expenses (Part I, line 17) Add lines c and d		e	

Part V-A Current Officers, Directors, Trustees, and Key Employees (List each person who was an officer, director, trustee, or key employee at any time during the year even if they were not compensated.) (See the instructions.)

(A) Name and address	(B) Title and average hours per week devoted to position	(C) Compensation (if not paid, enter -0-)	(D) Contributions to employee benefit plans and deferred compensation plans	(E) Expense account and other allowances
Jerry Fleis 2060 Hwy 1A, Ste 309 Indian Harbour Beach, FL 32937	President	0.	0.	0.
Mark Bowes 4610 Lipscomb St. Palm Bay, FL 32905	1st Vice Pres.	0.	0.	0.
Steve Leachman 270 N. Wickham Rd. Melbourne, FL 32935	2nd Vice Pres.	0.	0.	0.
Keith Gover 760 North Drive Melbourne, FL 32934	Secretary	0.	0.	0.
Nancy Sewell 82 N. Atlantic Ave. Cocoa Beach, FL 32931	Treasurer	0.	0.	0.
See List of Officers, Etc Statement				

Part V-A Current Officers, Directors, Trustees, and Key Employees <i>(continued)</i>		Yes	No
75a Enter the total number of officers, directors, and trustees permitted to vote on organization business as board meetings	26		
b Are any officers, directors, trustees, or key employees listed in Form 990, Part V-A, or highest compensated employees listed in Schedule A, Part I, or highest compensated professional and other independent contractors listed in Schedule A, Part II-A or II-B, related to each other through family or business relationships? If 'Yes,' attach a statement that identifies the individuals and explains the relationship(s)			X
c Do any officers, directors, trustees, or key employees listed in form 990, Part V-A, or highest compensated employees listed in Schedule A, Part I, or highest compensated professional and other independent contractors listed in Schedule A, Part II-A or II-B, receive compensation from any other organizations, whether tax exempt or taxable, that are related to the organization? See the instructions for the definition of 'related organization' If 'Yes,' attach a statement that includes the information described in the instructions			X
d Does the organization have a written conflict of interest policy?			X

Part V-B Former Officers, Directors, Trustees, and Key Employees That Received Compensation or Other Benefits (If any former officer, director, trustee, or key employee received compensation or other benefits (described below) during the year, list that person below and enter the amount of compensation or other benefits in the appropriate column. See the instructions.)				
(A) Name and address	(B) Loans and Advances	(C) Compensation (if not paid, enter -0-)	(D) Contributions to employee benefit plans and deferred compensation plans	(E) Expense account and other allowances
(none)				

Part VI Other Information <i>(See the instructions.)</i>		Yes	No
76 Did the organization make a change in its activities or methods of conducting activities? If 'Yes,' attach a detailed statement of each change			X
77 Were any changes made in the organizing or governing documents but not reported to the IRS? If 'Yes,' attach a conformed copy of the changes			X
78a Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?	X		
b If 'Yes,' has it filed a tax return on Form 990-T for this year?	X		
79 Was there a liquidation, dissolution, termination, or substantial contraction during the year? If 'Yes,' attach a statement			X
80a Is the organization related (other than by association with a statewide or nationwide organization) through common membership, governing bodies, trustees, officers, etc., to any other exempt or nonexempt organization?			X
b If 'Yes,' enter the name of the organization			
_____ and check whether it is <input type="checkbox"/> exempt or <input type="checkbox"/> nonexempt			
81a Enter direct and indirect political expenditures (See line 81 instructions)	81a		
b Did the organization file Form 1120-POL for this year?			X

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?		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.)		
82 b			
83 a	Did the organization comply with the public inspection requirements for returns and exemption applications?	X	
b	Did the organization comply with the disclosure requirements relating to <i>quid pro quo</i> contributions?	N/A	
83 b			
84 a	Did the organization solicit any contributions or gifts that were not tax deductible?		X
b	If 'Yes,' did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		
84 b			
85	501(c)(4), (5), or (6) organizations		
a	Were substantially all dues nondeductible by members?		X
85 a			
b	Did the organization make only in-house lobbying expenditures of \$2,000 or less?		X
85 b			
	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	85 c	0.
d	Section 162(e) lobbying and political expenditures	85 d	0.
e	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices	85 e	0.
f	Taxable amount of lobbying and political expenditures (line 85d less 85e)	85 f	0.
g	Does the organization elect to pay the section 6033(e) tax on the amount on line 85f?	85 g	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?	85 h	N/A
86	501(c)(7) organizations Enter		
a	Initiation fees and capital contributions included on line 12	86 a	N/A
b	Gross receipts, included on line 12, for public use of club facilities	86 b	N/A
87	501(c)(12) organizations Enter		
a	Gross income from members or shareholders	87 a	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)	87 b	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		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	88 b	X
89 a	501(c)(3) organizations Enter Amount of tax imposed on the organization during the year under section 4911 <input type="checkbox"/> _____, section 4912 <input type="checkbox"/> _____, section 4955 <input type="checkbox"/> _____		
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	89 b	N/A
c	Enter Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958 <input type="checkbox"/> _____		
d	Enter Amount of tax on line 89c, above, reimbursed by the organization <input type="checkbox"/> _____		
e	All organizations At any time during the tax year, was the organization a party to a prohibited tax shelter transaction?	89 e	X
f	All organizations Did the organization acquire a direct or indirect interest in any applicable insurance contract?	89 f	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?	89 g	X
90 a	List the states with which a copy of this return is filed <input type="checkbox"/> <u>Florida</u>		
b	Number of employees employed in the pay period that includes March 12, 2006 (See instructions)	90 b	6
91 a	The books are in care of <input type="checkbox"/> <u>Franck Kaiser</u> Telephone number <input type="checkbox"/> <u>(321) 254-3700</u> Located at <input type="checkbox"/> <u>1500 W. Eau Gallie Blvd., #A, Melbourne, FL</u> ZIP + 4 <input type="checkbox"/> <u>32935</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 <input type="checkbox"/> _____	91 b	X
	See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts		

Part VI Other Information (continued)

	Yes	No
91 c		X

c At any time during the calendar year, did the organization maintain an office outside of the United States?

If 'Yes,' enter the name of the foreign country

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

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) Exclusion code	(D) Amount	
93 Program service revenue					
a Brevard Builder Newspaper	531390	32,966.			
b Associates Council Income			41	4,274.	
c Non-Dues Project-Dreamstreet			7	61,450.	
d Non-Dues Project-Gen Network Mtgs			41	2,770.	
e See Program Service Revenue Stmt				335,192.	301.
f Medicare/Medicaid payments					
g Fees & contracts from government agencies					
94 Membership dues and assessments					374,168.
95 Interest on savings & temporary cash invmnts					2,297.
96 Dividends & interest from securities					
97 Net rental income or (loss) from real estate					
a debt-financed property	531120	53,336.			
b not debt-financed property					
98 Net rental income or (loss) from pers prop					
99 Other investment income					
100 Gain or (loss) from sales of assets other than inventory					
101 Net income or (loss) from special events					85,007.
102 Gross profit or (loss) from sales of inventory					
103 Other revenue					
a					
b Misc. Income			41	1,014.	
c					
d					
e					
104 Subtotal (add columns (B), (D), and (E))		86,302.		404,700.	461,773.
105 Total (add line 104, columns (B), (D), and (E))					952,775.

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)
94	Advancement of the common business interest of the construction industry
95	Excluded under Sec 512 (b) (1) of the IRC

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

N/A

(A)	(B)	(C)	(D)	(E)
Name, address, and EIN of corporation, partnership, or disregarded entity	Percentage of ownership interest			
	%			
	%			
	%			
	%			

Part X Information Regarding Transfers Associated with

a Did the organization, during the year, receive any funds, directly or indirectly, to pay

b Did the organization, during the year, pay premiums, directly or indirectly, to

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
Yes No

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

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

Yes No

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

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

Yes No

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?

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

Signature of officer: *Frank H. Kaiser, Jr.* Date: 5 JULY 2007

Type or print name and title: FRANK H. KAISER, JR., FV8/CEO

Paid Preparer's Use Only

Preparer's signature: *Deborah Chapman* Date: 6/26/07

Firm's name (or yours if self-employed), address, and ZIP + 4: BOOKS! QUICK! INC
1823 GLENWOOD ST NE
PALM BAY FL 32907

Check if self-employed:

Preparer's SSN or PTIN (See General Instruction W): 219644436

EIN: 20-1814028

Phone no: (321) 676-4401

**Depreciation and Amortization
(Including Information on Listed Property)**

▶ See separate instructions. ▶ Attach to your tax return.

Name(s) shown on return

Home Builders & Contractors Assoc. of Brevard, Inc.

Identifying number

59-1448721

Business or activity to which this form relates

Form 990 / Form 990EZ

Part I Election To Expense Certain Property Under Section 179

Note: If you have any listed property, complete Part V before you complete Part I

1	Maximum amount See the instructions for a higher limit for certain businesses	1	\$108,000.
2	Total cost of section 179 property placed in service (see instructions)	2	
3	Threshold cost of section 179 property before reduction in limitation	3	\$430,000.
4	Reduction in limitation Subtract line 3 from line 2 If zero or less, enter -0-	4	
5	Dollar limitation for tax year Subtract line 4 from line 1 If zero or less, enter -0- If married filing separately, see instructions	5	
6	(a) Description of property	(b) Cost (business use only)	(c) Elected cost
7	Listed property Enter the amount from line 29	7	
8	Total elected cost of section 179 property Add amounts in column (c), lines 6 and 7	8	
9	Tentative deduction Enter the smaller of line 5 or line 8	9	
10	Carryover of disallowed deduction from line 13 of your 2005 Form 4562	10	
11	Business income limitation Enter the smaller of business income (not less than zero) or line 5 (see instrs)	11	
12	Section 179 expense deduction Add lines 9 and 10, but do not enter more than line 11	12	
13	Carryover of disallowed deduction to 2007 Add lines 9 and 10, less line 12	13	

Note: Do not use Part II or Part III below for listed property Instead, use Part V

Part II Special Depreciation Allowance and Other Depreciation (Do not include listed property) (See instructions)

14	Special allowance for qualified New York Liberty or Gulf Opportunity Zone property (other than listed property) placed in service during the tax year (see instructions)	14	
15	Property subject to section 168(f)(1) election	15	
16	Other depreciation (including ACRS)	16	8,053.

Part III MACRS Depreciation (Do not include listed property) (See instructions)

Section A

17	MACRS deductions for assets placed in service in tax years beginning before 2006	17	15,867.
18	If you are electing to group any assets placed in service during the tax year into one or more general asset accounts, check here <input type="checkbox"/>		

Section B – Assets Placed in Service During 2006 Tax Year Using the General Depreciation System

(a) Classification of property	(b) Month and year placed in service	(c) Basis for depreciation (business/investment use only – see instructions)	(d) Recovery period	(e) Convention	(f) Method	(g) Depreciation deduction
19a 3-year property		6,088.				1,396.
b 5-year property		4,830.	5.0 yrs	MQ	200DB	698.
c 7-year property		2,955.	7.0 yrs	MQ	200DB	134.
d 10-year property						
e 15-year property		4,000.	15.0 yrs	MQ	150DB	350.
f 20-year property						
g 25-year property			25 yrs		S/L	
h Residential rental property			27.5 yrs	MM	S/L	
			27.5 yrs	MM	S/L	
i Nonresidential real property	06/06	7,663.	39 yrs	MM	S/L	106.
	Various	4,447.	39.0yrs	MM	S/L	52.

Section C – Assets Placed in Service During 2006 Tax Year Using the Alternative Depreciation System

20a Class life					S/L	
b 12-year			12 yrs		S/L	
c 40-year			40 yrs	MM	S/L	

Part IV Summary (see instructions)

21	Listed property Enter amount from line 28	21	1,282.
22	Total Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21 Enter here and on the appropriate lines of your return Partnerships and S corporations – see instructions	22	27,938.
23	For assets shown above and placed in service during the current year, enter the portion of the basis attributable to section 263A costs	23	

Part V Listed Property (Include automobiles, certain other vehicles, cellular telephones, certain computers, and property used for entertainment, recreation, or amusement)

Note: For any vehicle for which you are using the standard mileage rate or deducting lease expense, complete only 24a, 24b, columns (a) through (c) of Section A, all of Section B, and Section C if applicable

Section A – Depreciation and Other Information (Caution: See the instructions for limits for passenger automobiles)

24a Do you have evidence to support the business/investment use claimed? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No							24b If 'Yes,' is the evidence written? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
(a) Type of property (list vehicles first)	(b) Date placed in service	(c) Business/investment use percentage	(d) Cost or other basis	(e) Basis for depreciation (business/investment use only)	(f) Recovery period	(g) Method/Convention	(h) Depreciation deduction	(i) Elected section 179 cost	
25 Special allowance for qualified New York Liberty or Gulf Opportunity Zone property placed in service during the tax year and used more than 50% in a qualified business use (see instructions)							25		
26 Property used more than 50% in a qualified business use									
HBCA Phone System	09/28/05	100.00	5,236.	5,236.	7.00	200DB/HY	1,282.		
27 Property used 50% or less in a qualified business use									
28 Add amounts in column (h), lines 25 through 27 Enter here and on line 21, page 1							28	1,282.	
29 Add amounts in column (i), line 26 Enter here and on line 7, page 1								29	

Section B – Information on Use of Vehicles

Complete this section for vehicles used by a sole proprietor, partner, or other 'more than 5% owner,' or related person. If you provided vehicles to your employees, first answer the questions in Section C to see if you meet an exception to completing this section for those vehicles

	(a) Vehicle 1		(b) Vehicle 2		(c) Vehicle 3		(d) Vehicle 4		(e) Vehicle 5		(f) Vehicle 6	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
30 Total business/investment miles driven during the year (do not include commuting miles)												
31 Total commuting miles driven during the year												
32 Total other personal (noncommuting) miles driven												
33 Total miles driven during the year Add lines 30 through 32												
34 Was the vehicle available for personal use during off-duty hours?												
35 Was the vehicle used primarily by a more than 5% owner or related person?												
36 Is another vehicle available for personal use?												

Section C – Questions for Employers Who Provide Vehicles for Use by Their Employees

Answer these questions to determine if you meet an exception to completing Section B for vehicles used by employees who are not more than 5% owners or related persons (see instructions)

	Yes	No
37 Do you maintain a written policy statement that prohibits all personal use of vehicles, including commuting, by your employees?		
38 Do you maintain a written policy statement that prohibits personal use of vehicles, except commuting, by your employees? See the instructions for vehicles used by corporate officers, directors, or 1% or more owners		
39 Do you treat all use of vehicles by employees as personal use?		
40 Do you provide more than five vehicles to your employees, obtain information from your employees about the use of the vehicles, and retain the information received?		
41 Do you meet the requirements concerning qualified automobile demonstration use? (See instructions)		

Note: If your answer to 37, 38, 39, 40, or 41 is 'Yes,' do not complete Section B for the covered vehicles

Part VI Amortization

(a) Description of costs	(b) Date amortization begins	(c) Amortizable amount	(d) Code section	(e) Amortization period or percentage	(f) Amortization for this year	
42 Amortization of costs that begins during your 2006 tax year (see instructions)						
43 Amortization of costs that began before your 2006 tax year					43	130.
44 Total. Add amounts in column (f) See instructions for where to report					44	130.

Form 990, Page 2, Part II, Line 43

Other Expenses Stmt

	(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
Other expenses not covered above (itemize)				
Rentals	15,590.	9,283.		6,307.
Website/Internet Expense	3,063.	2,903.	160.	
Judging/Presentation Fees	3,060.	3,060.		
Insurance	1,931.		1,381.	550.
Licenses & Permits	298.	50.	248.	
Automobile Expense	8,572.		8,572.	
Bank Charges	118.		118.	
Board of Directors	3,033.		3,033.	
Credit Card Fees	4,558.		4,558.	
Payroll Service Fees	9,108.		9,108.	
Professional Development	1,124.		1,124.	
Membership Contest	466.		466.	
Brev. Bldr-Advertising	16,477.	16,477.		
Brev. Bldr-Readership Costs	31,975.	31,975.		
HBCA-Insurance	979.		979.	
HBCA-Maintenance	16,592.		16,592.	
HBCA-Repairs	2,105.		2,105.	
HBCA-Security	306.		306.	
HBCA-Supplies	3,782.		3,782.	
HBCA-Taxes	15,219.		15,219.	
HBCA-Utilities	10,236.		10,236.	
Professional Fees-Instructors	3,745.	3,745.		
Amortization	130.		130.	
Loss from Asset Disposal	2,809.		2,809.	
Miscellaneous Expense	2,900.	2,900.		
Total	158,176.	70,393.	80,926.	6,857.

Form 990, Page 5, Part V-A

List of Officers, Etc. Statement

(A) Name and address	(B) Title and average hours per week devoted to position	(C) Compensation (if not paid, enter -0-)	(D) Contributions to employee benefit plans and deferred compensation	(E) Expense account and other allowances
Dave Armstrong 7350 Talona Ave. #A W. Melbourne, FL 32904	Builder Director	0.	0.	0.
David Barin 6767 N. Wickham Rd., #107 Melbourne, FL 32940	Builder Director	0.	0.	0.
Keith Berger 4520 Dixie Hwy, NE Palm Bay, FL 32905	Builder Director	0.	0.	0.
Mark Derman P.O. Box 1204 Cape Canaveral, FL 32920	Builder Director	0.	0.	0.

Form 990, Page 5, Part V-A

Continued

List of Officers, Etc. Statement

(A) Name and address	(B) Title and average hours per week devoted to position	(C) Compensation (if not paid, enter -0-)	(D) Contributions to employee benefit plans and deferred compensation	(E) Expense account and other allowances
Tom Franz 1801 Penn St., #1A Melbourne, FL 32901	Builder Director	0.	0.	0.
Paul M. Joyal 2800 Aurora Rd. Melbourne, FL 32935	Builder Director	0.	0.	0.
Brian Kennedy 575 S. Wickham Rd. ## W. Melbourne, FL 32904	Builder Director	0.	0.	0.
Barry Richardson 2825 Business Center, #B5 Melbourne, FL 32940	Builder Director	0.	0.	0.
Michael Lornitis 1805 Canova St., Ste 1 Palm Bay, FL 32909	Builder Director	0.	0.	0.
Doug Scott 1581 Robt. J Conlon #105 Palm Bay, FL 32905	Builder Director	0.	0.	0.
Don Simms 2825 Business Center, C1 Melbourne, FL 32940	Builder Director	0.	0.	0.
Keith Williams 575 S. Wickham Rd. #C W. Melbourne, FL 32904	Builder Director	0.	0.	0.
Annette Armstrong 8240 Devereaux Dr, #102 Melbourne, FL 32940	Associate Director	0.	0.	0.
Marcia Bartley 1801 Penn St., Ste 1A Melbourne, FL 32901	Associate Director	0.	0.	0.
Anna Aman 2415 S. Babcock St. Melbourne, FL 32901	Associate Director	0.	0.	0.
George Geletko 7832 Talona Dr. W. Melbourne, FL 32904	Associate Director	0.	0.	0.
Gary Eggers 390 N. Wickham Rd Melbourne, FL 32935	Associate Director	0.	0.	0.
W. David Philpot 5201 Okeechobee Rd. Ft. Pierce, FL 32947	Associate Director	0.	0.	0.
Kevin Evans 3440 Gateway Dr. Melbourne, FL 32901	Associate Director	0.	0.	0.
Ken Penny P.O. Box 249 Ft. Pierce, FL 34954	Associate Director	0.	0.	0.

Form 990, Page 5, Part V-A

Continued

List of Officers, Etc. Statement

(A) Name and address	(B) Title and average hours per week devoted to position	(C) Compensation (if not paid, enter -0-)	(D) Contributions to employee benefit plans and deferred compensation	(E) Expense account and other allowances
Franck Kaiser 1500 W. Eau Gallie Blvd, #A Melbourne, FL 32935	CEO 40	88,132.	0.	0.

Form 990, Page 8, Part VII, Line 93

Program Service Revenue Stmt

	Unrelated business income		Excluded by section 512, 513, or 514		(E) Related or exempt function income
	(A) Business code	(B) Amount	(C) Exclusn code	(D) Amount	
Program service revenue					
Non-Dues Project-Parade o			7	222,891.	
Non-Dues Project-AofE Gala			41	1,936.	
Remodelors Council			41	2,851.	
Sales & Marketing			41	14,399.	
Brevard Chapter Income			3	1,384.	
Non-Dues Project-Space Co			3	20,442.	
Home Buyers Resource Guide			3	3,743.	
Non Dues Project-Misc Pr			41	67,546.	
Membership Dues-Luncheon					301.
Total				335,192.	301.

Form 990, Page 1, Part I, Line 9

Special Events and Activities Statement

List of Three Largest Events and Type and Number of Others	Gross Receipts	Less Contributions	Gross Revenue	Less Direct Expenses	Net Income (Loss)
Golf Tournament	43,493.	0.	43,493.	0.	43,493.
Fishing Tournament	29,524.	0.	29,524.	0.	29,524.
Casino Night	4,895.	0.	4,895.	0.	4,895.
Picnic	2,545.	0.	2,545.	0.	2,545.
Baseball at the Berm	4,550.	0.	4,550.	0.	4,550.
Total	85,007.	0.	85,007.	0.	85,007.

Form 990, Page 4, Part IV, Lines 55a & 55b

Investments - Land, Buildings and Equipment Statement

	(a) Cost/Other Basis	(b) Accumulated Depreciation	(c) Book Value
Building-Leased Space	524,538.	258,083.	266,455.
Furniture & Fixtures-Leased Space	17,012.	16,882.	130.
Improvements-Leased Space	72,500.	50,685.	21,815.
Land-Leased Space	56,057.	0.	56,057.
Total	<u>670,107.</u>	<u>325,650.</u>	<u>344,457.</u>

Form 990, Page 4, Part IV, Lines 57a & 57b

Land, Buildings and Equipment Statement

	(a) Cost/Other Basis	(b) Accumulated Depreciation	(c) Book Value
HBCA Building	411,741.	217,943.	193,798.
Computer Equipment	19,946.	13,052.	6,894.
Furniture & Fixtures	158,345.	144,458.	13,887.
Improvements	82,474.	53,675.	28,799.
Land	62,377.	0.	62,377.
HBCA Software	26,502.	12,380.	14,122.
Total	<u>761,385.</u>	<u>441,508.</u>	<u>319,877.</u>

Form 990, Page 4, Part IV, Line 58

Other Assets Statement

Line 58 - Other Assets:	Beginning of Year	End of Year
Loan Costs-net of Accum. Amort.	3,086.	2,696.
Utility Deposits	1,990.	1,990.
Total	<u>5,076.</u>	<u>4,686.</u>

Form 990, Page 4, Part IV, Line 65

Other Liabilities Statement

Line 65 - Other Liabilities:	Beginning of Year	End of Year
Sales Tax Payable	138.	0.
Security Deposits Held	2,569.	2,569.
Due to HBCA Foundation	275.	900.
Customer Liab/Deposits		3,212.
Total	<u>2,982.</u>	<u>6,681.</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).

Section 501(c)(3) corporations 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 section 501(c)(3) corporations 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 Home Builders & contractors Assoc of Brevard, Inc	Employer identification number 59 1448721
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 1500 W. Eau Gallie Blvd., Suite A	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions Melbourne, FL 32935-5398	

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 ▶ **Franck Kaiser**

Telephone No ▶ (**321**) **254-3700** 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 section 501(c)(3) corporation required to file Form 990-T) extension of time until **August 15**, 20**07**, to file the exempt organization return for the organization named above. The extension is for the organization's return for

- ▶ calendar year 20 **06** or
- ▶ tax year beginning _____, 20____, and ending _____, 20____

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	\$	0
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	\$	0
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	\$	0

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

- If you are filing for an **Additional (not automatic) 3-Month Extension, complete only Part II** and check this box **Note.** Only complete Part II if you have already been granted an automatic 3-month extension on a previously filed Form 8868
- If you are filing for an **Automatic 3-Month Extension, complete only Part I** (on page 1)

Part II Additional (not automatic) 3-Month Extension of Time. You must file original and one copy

Type or print File by the extended due date for filing the return. See instructions	Name of Exempt Organization	Employer identification number
	Number street, and room or suite no. If a P.O. box, see instructions	For IRS use only
	City, town or post office, state, and ZIP code. For a foreign address, see instructions	

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

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

STOP! Do not complete Part II if you were not already granted an automatic 3-month extension on a previously filed Form 8868.

- The books are in the care of ▶ _____
Telephone No ▶ (____) _____ 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 is for

- 4 I request an additional 3-month extension of time until _____, 20____
- 5 For calendar year _____, or other tax year beginning _____, 20____, and ending _____, 20____
- 6 If this tax year is for less than 12 months, check reason: Initial return Final return Change in accounting period
- 7 State in detail why you need the extension _____

8a 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	8a	\$
b If this application is for Form 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit and any amount paid previously with Form 8868	8b	\$
c Balance Due. Subtract line 8b from line 8a. 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	8c	\$

Signature and Verification

Under penalties of perjury, I declare that I have examined this form, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete and that I am authorized to prepare this form

Signature ▶ *[Handwritten Signature]* Title ▶ *[Handwritten Title]* Date ▶ *[Handwritten Date]*

Notice to Applicant. (To Be Completed by the IRS)

- We **have** approved this application. Please attach this form to the organization's return
- We **have not** approved this application. However, we have granted a 10-day grace period from the later of the date shown below or the due date of the organization's return (including any prior extensions). This grace period is considered to be a valid extension of time for elections otherwise required to be made on a timely return. Please attach this form to the organization's return
- We **have not** approved this application. After considering the reasons stated in item 7, we cannot grant your request for an extension of time to file. We are not granting a 10-day grace period.
- We **cannot consider** this application because it was filed after the extended due date of the return for which an extension was requested
- Other _____

Director _____ By _____ Date _____

Alternate Mailing Address. Enter the address if you want the copy of this application for an additional 3-month extension returned to an address different than the one entered above

Type or print	Name
	Number and street (include suite, room, or apt. no.) or a P.O. box number
	City or town, province or state, and country (including postal or ZIP code)