

**Electronic Articles of Incorporation
For**

N09000001763
FILED
February 23, 2009
Sec. Of State
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HOMEOWNERS SECOND CHANCE CORP.

The undersigned incorporator, for the purpose of forming a Florida not-for-profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

HOMEOWNERS SECOND CHANCE CORP.

Article II

The principal place of business address:

450 HARWOOD AVE.
SATELLITE BEACH, FL. 32937

The mailing address of the corporation is:

450 HARWOOD AVE.
SATELLITE BEACH, FL. 32937

Article III

The specific purpose for which this corporation is organized is:

ASSIST HOMEOWNERS IN OPTIONS THAT WILL ALLOW THEM TO KEEP
THEIR REAL ESTATE PROPERTY.

Article IV

The manner in which directors are elected or appointed is:

AS PROVIDED FOR IN THE BYLAWS.

Article V

The name and Florida street address of the registered agent is:

MICHAEL F HAFFNER SR.
450 HARWOOD AVE.
SATELLITE BEACH, FL. 32937

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MICHAEL F. HAFFNER SR.

Article VI

The name and address of the incorporator is:

MICHAEL F. HAFFNER SR.
450 HARWOOD AVE.

SATELLITE BEACH, FL 32937

Incorporator Signature: MICHAEL F. HAFFNER SR.

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: PRES
MICHAEL F HAFFNER SR.
450 HARWOOD AVE.
SATELLITE BEACH, FL. 32937

Title: VP
RICHARD D COOPER
1581 SW ENDINBURGH DR.
PORT SAINT LUCIE, FL. 34953

Title: VP
CLAUDIA M COOPER
1581 SW EDINBURGH DR.
PORT SAINT LUCIE, FL. 34953

Title: VP
CRYSTAL A HAFFNER
450 HARWOOD AVE
SATELLITE BEACH, FL. 32937

Article VIII

The effective date for this corporation shall be:

02/23/2009