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(Address)

(City/State/Zip/Phone #)

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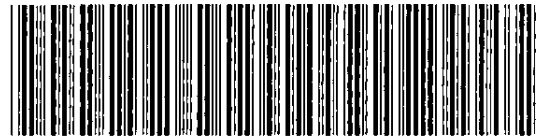
(Business Entity Name)

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B. KOHR

JUN - 4 2008

EXAMINER



CORPORATION SERVICE COMPANY

ACCOUNT NO. : 072100000032

REFERENCE : 596604 4144A

AUTHORIZATION :

COST LIMIT : \$ 125

Spurlockman

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ORDER DATE : June 4, 2008

ORDER TIME : 9:07 AM

ORDER NO. : 596604-005

CUSTOMER NO: 4144A

DOMESTIC FILING

NAME: HOME EQUITY DEVELOPMENT GROUP
& ESTATES, LLC

EFFECTIVE DATE:

ARTICLES OF INCORPORATION
CERTIFICATE OF LIMITED PARTNERSHIP
XX ARTICLES OF ORGANIZATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY
XX PLAIN STAMPED COPY
CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Harry B. Davis - EXT. 2926

EXAMINER'S INITIALS: _____

ARTICLES OF ORGANIZATION

OF

HOME EQUITY DEVELOPMENT GROUP & ESTATES, LLC

In accordance with Chapter 608, Florida Statutes, the undersigned authorized representative of Home Equity Development Group & Estates, LLC (the "Company") hereby makes, acknowledges and files the following Articles of Organization.

ARTICLE I – NAME

The name of the limited liability company is Home Equity Development Group & Estates, LLC.

ARTICLE II – ADDRESS

The mailing address and street address of the principal office of the Company is 429 Lenox Avenue, Suite 5W05, Miami Beach, Florida 33139.

ARTICLE III – DURATION

The Company shall commence its existence on the date these Articles of Organization are filed with the Florida Department of State. The Company's existence shall be perpetual unless the Company is sooner terminated as provided in the Operating Agreement of the Company.

ARTICLE IV – REGISTERED AGENT AND OFFICE

The name and street address of the registered agent of the Company in the state of Florida are Corporation Service Company, 1201 Hays Street, Tallahassee, Florida 32301.

ARTICLE V – MANAGER(S) OR MANAGING MEMBER(S)

The Company shall be managed by its Manager(s). The initial Manager of the Company shall be Jessica H. Underwood.

Executed by the undersigned authorized representative of the Member this 23 day of may, 2008.

By: Nichelle Fitzgerald
Authorized Representative

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TALLAHASSEE, FLORIDA

**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT AND OFFICE**

Pursuant to the provisions of Section 608.415, Florida Statutes, Home Equity Development Group & Estates, LLC (the "Company") submits the following statement to designate a registered agent and registered office in the state of Florida:

1. The name of the limited liability company is Home Equity Development Group & Estates, LLC.

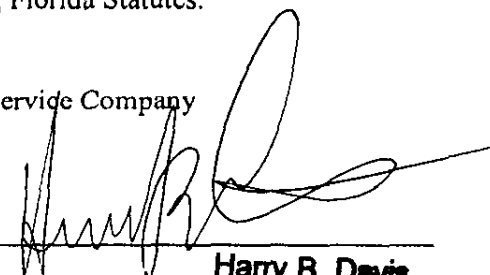
2. The name and street address of the registered agent of the Company in the state of Florida is:

Corporation Service Company
1201 Hays Street
Tallahassee, Florida 32301

Having been named as registered agent and to accept service of process for the Company at the place designated in the Articles of Organization of the Company, the undersigned hereby accepts the appointment as registered agent and agrees to act in this capacity. The undersigned further agrees to comply with the provisions of all statutes relating to the proper and complete performance of its duties and acknowledges that it is familiar with and accepts the obligations of the position of registered agent as provided in Chapter 608, Florida Statutes.

Corporation Service Company

Dated: 6/4, 2008

By: 
Print Name: Harry B. Davis
Its: Asst. Vice President