

**Electronic Articles of Incorporation
For**

**N02000007143
FILED
September 18, 2002
Sec. Of State**

HOMEOWNER GUARDIAN, INC.

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:

HOMEOWNER GUARDIAN, INC.

Article II

The principal place of business address:

1701 WINSLOE DRIVE
TRINITY, FL. 34655

The mailing address of the corporation is:

P.O.BOX 1568
ELFERS, FL. 34680

Article III

The specific purpose for which this corporation is organized is:

TO ASSIST A HOMEOWNER WHO HAS LOST HIS MEANS OF EMPLOYMENT
WITH EDUCATIONAL, LOSS MITIGATION AND DIRECT FINANCIAL AID.

Article IV

The manner in which directors are elected or appointed is:

APPOINTED

Article V

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

STUART D VENER
1701 WINSLOE DRIVE
TRINITY, FL. 34655

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

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Registered Agent Signature: STUART D. VENER

Article VI

The name and address of the incorporator is:

STUART D. VENER
1701 WINSLOE DRIVE
TRINITY, FL 34655

Incorporator Signature: STUART D. VENER