

**Electronic Articles of Incorporation
For**

N07000009771
FILED
October 05, 2007
Sec. Of State
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HOMEOWNERSHIP COUNSELING AND EDUCATION, 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:

HOMEOWNERSHIP COUNSELING AND EDUCATION, INC.

Article II

The principal place of business address:

651 REGINA CIRCLE
OAKLAND, FL. 34787

The mailing address of the corporation is:

P.O. BOX 784326
WINTER GARDEN, FL. 34778

Article III

The specific purpose for which this corporation is organized is:

DEDICATED TO FINANCIAL WELLNESS, OUR PURPOSE IS TO PROVIDE
PROFESSIONAL COUNSELING AND EDUCATION TO HOMEBUYERS AND
HOMEOWNERS.

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:

PAULE A RENE
651 REGINA CIRCLE
OAKLAND, FL. 34787

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

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Registered Agent Signature: PAULE ALEXANDRA RENE

Article VI

The name and address of the incorporator is:

PAULE ALEXANDRA RENE
651 REGINA CIRCLE

OAKLAND, FL 34787

Incorporator Signature: PAULE ALEXANDRA RENE

Article VII

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

Title: P
PAULE A RENE
651 REGINA CIRCLE
OAKLAND, FL. 34787

Title: VP
SALISHA LALL
2427 CENTERGATE DRIVE, UNIT 204
MIRAMAR, FL. 33025

Title: VP
HENDZIE GALLANT
27299 PORTO NACIONAL DRIVE
PUNTA GORDA, FL. 33983