Electronic Articles of Incorporation For

N09000001694 FILED February 19, 2009 Sec. Of State dwhite

HOME OWNER PROTECTION ECONOMICS INC.

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

Article I

The name of the corporation is:

HOME OWNER PROTECTION ECONOMICS INC.

Article II

The principal place of business address:

1801 S. FEDERAL HWY STE. 219 DELRAY BEACH, FL. 33483

The mailing address of the corporation is:

1801 S. FEDERAL HWY STE. 219 DELRAY BEACH, FL. 33483

Article III

The specific purpose for which this corporation is organized is:

WE ARE NOT FOR PROFIT ORGANIZATION THAT HELPS DISTRESSED HOME HOME OWNERS -- WE MODIFY EXSISTING HOME LOANS OF PEOPLE THAT ARE GOING THROUGH A FORCLOSURE AND ARE ABOUT TO LOSE THEIR HOMES.

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:

MELVA ROZIER 4447 WEST ROADS DR WEST PALM BEACH, FL. 33407 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MELVA ROZIER

Article VI

The name and address of the incorporator is:

CHRIS GODFREY 936 DOGWOOD DRIVE

DELRAY BEACH, FLORIDA 33483

Incorporator Signature: CHRIS GODFREY

Article VII

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

Title: PRES CHRIS S GODFREY 936 DOGWOOD DRIVE DELRAY BEACH, FL. 33483

Title: VP DENNIS FISCHER 2565 S OCEAN BLVD 204N HIGHLAND BEACH, FL. 33487

Title: SEC MELVA ROZIER 4447 WEST ROADS DRIVE WEST PALM BEACH, FL. 33407