Electronic Articles of Incorporation For

N09000002772 FILED March 19, 2009 Sec. Of State epeterson

HOMETEAM CREDIT COUNSELING 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:

HOMETEAM CREDIT COUNSELING CORP

Article II

The principal place of business address:

1383 N KILLIAN DR 1 LAKE PARK, FL. US 33403

The mailing address of the corporation is:

6671 W INDIANTOWN RD 56-196 JUPITER, FL. US 33458

Article III

The specific purpose for which this corporation is organized is:

COUNSELING HOME OWNERS ABOUT CREDIT AND MORTGAGES

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 STONE 1383 N KILLIAN DR #1 LAKE PARK, FL. 33403 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MICHAEL STONE

Article VI

The name and address of the incorporator is:

MICHAEL STONE 6671 W INDIANTOWN RD 56-196 JUPITER, FL 33458

Incorporator Signature: MICHAEL STONE

Article VII

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

Title: P MICHAEL H STONE 1383 N KILLIAN DR #1 LAKE PARK, FL. 33403 US

Title: VP SCOTT PARKER 1383 N KILLIAN DR #1 LAKE PARK, FL. 33403 US

Title: SEC TONIA PARKER 1383 N KILLIAN DR #1 LAKE PARK, FL. 33403 US

Article VIII

The effective date for this corporation shall be:

03/20/2009