

**Electronic Articles of Incorporation
For**

N14000002773
FILED
March 20, 2014
Sec. Of State
tscott

HOUSING & FINANCIAL EDUCATOR 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:

HOUSING & FINANCIAL EDUCATOR INC

Article II

The principal place of business address:

7214 NOVA SCOTIA DR
PORT RICHEY, FL. 34668

The mailing address of the corporation is:

7214 NOVA SCOTIA DR
PORT RICHEY, FL. 34668

Article III

The specific purpose for which this corporation is organized is:

TO PROVIDE HOUSING AND FINANCIAL EDUCATION TO PEOPLE ACROSS
THE UNITED STATES. TO CREATE HOME OWNERSHIP AND FINANCIAL
STABILITY.

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:

PASQUALE MATRANGA
7214 NOVA SCOTIA DR
PORT RICHEY, FL. 34668

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

Registered Agent Signature: PASQUALE MATRANGA

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Article VI

The name and address of the incorporator is:

PASQUALE MATRANGA
7214 NOVA SCOTIA DR

PORT RICHEY FL, 34668

Electronic Signature of Incorporator: PASQUALE MATRANGA

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

Article VII

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

Title: CEO
PASQUALE MATRANGA
7214 NOVA SCOTIA DR
PORT RICHEY, FL. 34668

Title: P
BONNIE PAGAN
37732 DUNBAR AVE
ZEPHRYHILLS, FL. 33542

Title: VP
JOSEPH KOUYOUMJIAN
62 ORANGE ST
NANTUCKETT, MA. 02554

Article VIII

The effective date for this corporation shall be:

03/20/2014