

P01000036046

Philip G. Huff
2130 Harborview
Dunedin, Florida 34698

March 19, 2001

Secretary of State
Corporation Division
Executive Towers
Tallahassee, FL 32304

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-03/23/01--01053--008
*****78.75 *****78.75

Dear Sir or Madam:

I plan to incorporate a business in Florida. I have enclosed a check to cover the cost/fees required to reserve a corporate name.

The following are my first, second, and third choices for the corporate name:

First choice: Equity Management Corporation
Second choice: Equity Management Inc
Third choice: _____

If all of these names are unavailable, please notify me at the address above. Thank you for your assistance in this matter.

Sincerely,


Philip G. Huff

727-736-4778

01 APR 10 AM 10:39
SECRETARY OF STATE
TALLAHASSEE FLORIDA

FILED

T. Burch APR 10 2001



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

March 28, 2001

PHILIP G. HUFF
2130 HAVORVIEW
DUNEDIN, FL 34698

SUBJECT: EQUITY MANAGEMENT CORPORATION
Ref. Number: W01000007002

We have received your document for EQUITY MANAGEMENT CORPORATION and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

PLEASE RETURN ONLY ONE SET OF ARTICLES.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6928.

Tim Burch
Document Specialist
New Filing Section

Letter Number: 701A00018631

ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

01 APR 10 AM 10:39
SECRETARY OF STATE
TALLAHASSEE FLORIDA

FILED

ARTICLE I NAME

The name of the corporation shall be:

EQUITY MANAGEMENT GROUP, INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business/ mailing address is:

*2130 HARBORVIEW DR.
DUNEDIN, FL 34698*

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

*TO MARKET A bi-weekly PAYMENT PROGRAM
FOR SMART NOTE IN AUTO INDUSTRY.*

ARTICLE IV SHARES

The number of shares of stock is:

10,000. - @ 1.00.

ARTICLE V INITIAL OFFICERS/DIRECTORS (optional)

The name(s) and address(es):

*Philip G. Huff - 2130 HarborView Dunedin, FL 34698
Robert McKI - " " " "
NICK D'Angelo " " " "*

ARTICLE VI REGISTERED AGENT

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

Philip Huff 2130 HarborView DR. Dunedin, FL 34698

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

Philip Huff 2130 HarborView DR. Dunedin, FL 34698

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity

[Signature]

Signature/Registered Agent

4-5-01

Date

[Signature]

Signature/Incorporator

4-5-01

Date