

**Electronic Articles of Incorporation
For**

**P03000041447
FILED
April 14, 2003
Sec. Of State**

HOME EQUITY MANAGEMENT CORPORATION

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

HOME EQUITY MANAGEMENT CORPORATION

Article II

The principal place of business address:

812 FOXHALL
LAKELAND, FL. 33813

The mailing address of the corporation is:

812 FOXHALL
LAKELAND, FL. 33813

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

100

Article V

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

GORDON R CUTHBERTSON
812 FOXHALL
LAKELAND, FL. 33813

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

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Registered Agent Signature: GORDON R. CUTHBERTSON

Article VI

The name and address of the incorporator is:

GORDON R. CUTHBERTSON
812 FOXHALL
LAKELAND, FL 33813

Incorporator Signature: GORDON R. CUTHBERTSON

Article VII

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

Title: P
GORDON R CUTHBERTSON
812 FOXHALL
LAKELAND, FL. 33813

Title: TRES
TERRY L RICHARDSON
5222 MARTINIQUE DRIVE
LAKELAND, FL. 33813

Article VIII

The effective date for this corporation shall be:

04/14/2003