Electronic Articles of Incorporation For

P04000171641 FILED December 27, 2004 Sec. Of State bmcknight

HOME EQUITY SERVICE, INC.

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 SERVICE, INC.

Article II

The principal place of business address:

10361SW 139CT MIAMI, FL. US 33186

The mailing address of the corporation is:

10361SW 139CT MIAMI, FL. US 33186

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:

MARIA R CONCEPCION MS 10361SW 139CT MIAMI, FL. 33186 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: MARIA R CONCEPCION

Article VI

The name and address of the incorporator is:

MARIA R CONCEPCION 10361SW 139 CT MIAMI FL 33186

Incorporator Signature: MARIA R CONCEPCION

Article VII

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

Title: P MARIA R CONCEPCION MS 10361SW 139CT MIAMI, FL. 33186 US

Title: VP EVA M ALES MS 10361SW 139CT MIAMI, FL. 33186 US

Title: VP LUIS M ALES MR 10361 SW 139CT MIAMI, FL. 33186 US P04000171641 FILED December 27, 2004 Sec. Of State bmcknight