

**Electronic Articles of Incorporation
For**

P05000009937
FILED
January 20, 2005
Sec. Of State
Ipooe

HOME EQUITY PROTECTION, 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 PROTECTION, INC.

Article II

The principal place of business address:

1617 S. FEDERAL HWY
STE 514
POMPANO BEACH, FL. 33062

The mailing address of the corporation is:

1617 S. FEDERAL HWY
STE 514
POMPANO BEACH, FL. 33062

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:

1,000

Article V

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

VICTORIA BLINTSER
1617 S. FEDERAL HWY, SUITE 514
POMPANO BEACH, FL. 33062

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

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Registered Agent Signature: VICTORIA BLINTSER

Article VI

The name and address of the incorporator is:

VICTORIA BLINTSER
1617 S. FEDERAL HWY, #514
POMPANO BEACH, FL 33062

Incorporator Signature: VICTORIA BLINTSER

Article VII

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

Title: P
VICTORIA BLINTSER
1617 S. FEDERAL HWY, SUITE 514
POMPANO BEACH, FL. 33062

Article VIII

The effective date for this corporation shall be:

01/19/2005