

**Electronic Articles of Incorporation
For**

P05000140511
FILED
October 14, 2005
Sec. Of State
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OK HOME EQUITY INVESTMENT, 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:

OK HOME EQUITY INVESTMENT, INC.

Article II

The principal place of business address:

17621 NORTHWEST 23RD AVENUE
MIAMI GARDENS, FL. 33056

The mailing address of the corporation is:

17621 NORTHWEST 23RD AVENUE
MIAMI GARDENS, FL. 33056

Article III

The purpose for which this corporation is organized is:

TO ENCOURAGE PERSONS TO SAVE MONEY AND DECREASE THE LENGTH
OF THEIR MORTGAGE BY PAYING THEIR MORTGAGE BI-WEEKLY.

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:

KIRKLYN S GILBERT
17621 NORTHWEST 23RD AVENUE
MIAMI GARDENS, FL. 33056

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

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Registered Agent Signature: KIRKLYN S. GILBERT

Article VI

The name and address of the incorporator is:

KIRKLYN SMITH GILBERT
17621 NORTHWEST 23RD AVENUE
MIAMI GARDENS, FL 33056

Incorporator Signature: KIRKLYN S. GILBERT

Article VII

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

Title: P
KIRKLYN S GILBERT
17621 NORTHWEST 23RD AVENUE
MIAMI GARDENS, FL. 33056

Title: VP
OLIVER G GILBERT JR.
17621 NORTHWEST 23RD AVENUE
MIAMI GARDENS, FL. 33056

Title: VP
KERIENE R GILBERT
17621 NORTHWEST 23RD AVENUE
MIAMI GARDENS, FL. 33056

Article VIII

The effective date for this corporation shall be:

10/14/2005