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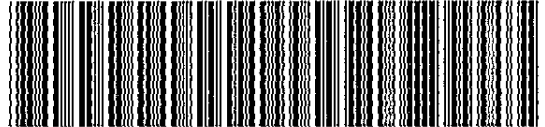
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ALLAHASSEE FLORIDA

2/2

Requestor's Name

Address

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CORPORATION(S) NAME

Hard Equity Loan.com INC.

☒ Profit

☐ NonProfit

☐ Amendment

☐ Merger

☐ Foreign

☐ Dissolution

☐ Mark

☐ Limited Partnership

☐ Annual Report

☐ Other

☐ Reinstatement

☐ Reservation

☐ Change of Registered Agent

☒ Certified Copy

☐ Photo Copies

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# ARTICLES OF INCORPORATION

of

2006 FEB -3 PM 3:19

HARD EQUITY LOAN . Com INC

STATE  
TALLAHASSEE FLORIDA

(name of corporation)

The undersigned subscriber(s) to these Articles of Incorporation, natural person(s) competent to contract, hereby form a corporation under the laws of the State of Florida.

## ARTICLE I - CORPORATE NAME

The name of the corporation is:

HARD EQUITY LOAN . Com INC

## ARTICLE II - DURATION

The corporation shall exist perpetually unless dissolved according to Florida law.

## ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

## ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue one THOUSAND shares ( 1000 ) of one Dollar(s) (\$ 1.00 ) par value Common stock, which shall be designated "Common Shares".

## ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the Initial Registered Agent office and the name of the Initial Registered Agent at that office is:

NAME	<u>AUDLEY RIDLEY</u>		
ADDRESS	<u>15894 SW 52 ST</u>		
CITY	<u>MIRAMAR</u>	FLORIDA	ZIP <u>33027</u>

The principal office, if known, or the mailing address of the corporation is:

NAME	<u>HARD EQUITY LOAN . Com INC</u>		
ADDRESS	<u>15894 SW 52 ST</u>		
CITY	<u>MIRAMAR</u>	FLORIDA	ZIP <u>33027</u>

# ARTICLE VI - INITIAL BOARD OF DIRECTORS

The corporation shall have ONE (1) directors initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial director(s) of the corporation are as follows:

NAME	<u>AUDLEY RIDLEY</u>		
ADDRESS	<u>15894 SW 52 ST</u>		
CITY	<u>MIRAMAR</u>	STATE	<u>FL</u> ZIP <u>33027</u>
NAME			
ADDRESS			
CITY		STATE	ZIP
NAME			
ADDRESS			
CITY		STATE	ZIP

# ARTICLE VII - INCORPORATIONS

The names and addresses of the incorporators signing these Articles of Incorporation are as follows:

NAME	<u>AUDLEY RIDLEY</u>		
ADDRESS	<u>15894 SW 52 ST</u>		
CITY	<u>MIRAMAR</u>	STATE	<u>FL</u> ZIP <u>33027</u>
NAME			
ADDRESS			
CITY		STATE	ZIP
NAME			
ADDRESS			
CITY		STATE	ZIP

IN WITNESS WHEREOF, the undersigned subscriber(s) have executed these Articles of Incorporation this 30<sup>th</sup> day of JANUARY, 2006.

Audley Ridley

**CERTIFICATE AND ACKNOWLEDGEMENT  
OF REGISTERED AGENT**

**CERTIFICATE OF REGISTERED AGENT  
OF**

2006 FEB -3 PM 3:19  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA

HARD EQUITY LOAN . COM INC

(name of corporation)

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted:  
The above corporation, desiring to organize under the laws of the State of Florida with  
its registered office as indicated in the Articles of Incorporation

at 15894 SW 52 ST  
MIRAMAR FL 33027

has named AUDLEY RIDLEY

located at the aforesaid address, as its Registered Agent to accept service of process within  
this state.

**ACKNOWLEDGEMENT**

Having been named as Registered Agent to accept service of process for the above stated  
corporation at the place designated in this certificate, and being familiar with the obligations of  
that position, I hereby accept to act in this capacity, and agree to comply with the provisions of  
Florida Law in keeping open said office.

Audley Ridley  
(registered agent)