

POL0000016952

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

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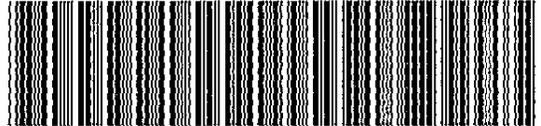
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CORPORATION DIVISION

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ALLAHASSEE FLORIDA

VALIDATION ONLY

2/2

Requestor's Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_

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

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Empire Toll Free: 1-800-432-3028

ARTICLES OF INCORPORATION

of

2006 FEB -3 PM 3:19

HARD EQUITY LOAN . Com INC

STATE OF FLORIDA  
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	AUDLEY RIDLEY		
ADDRESS	15894 SW 52 ST		
CITY	MIRAMAR	FLORIDA	ZIP 33027

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

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

**ARTICLE VI - INTAL 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	STATE	ZIP	
<u>MIRAMAR</u>	<u>FL</u>	<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	STATE	ZIP	
<u>MIRAMAR</u>	<u>FL</u>	<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

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**CERTIFICATE AND ACKNOWLEDGEMENT  
OF REGISTERED AGENT**

*CERTIFICATE OF REGISTERED AGENT  
OF*

2006 FEB -3 PM 3:19  
STATE OF FLORIDA  
CALLAHANSEE 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)*