

**Electronic Articles of Incorporation
For**

P06000098558
FILED
July 27, 2006
Sec. Of State
jshivers

DOWNPAYMENT HELPERS 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:

DOWNPAYMENT HELPERS INC.

Article II

The principal place of business address:

1560 SAWGRASS CORPORATE PARKWAY
4TH FLOOR
SUNRISE, FL. 33323

The mailing address of the corporation is:

7325 NW 83RD AVE
TAMARAC, FL. 33321

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:

10000

Article V

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

A LEE
7325 NW 83RD AVE
TAMARAC, FL. 33321

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

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Registered Agent Signature: A. LEE

Article VI

The name and address of the incorporator is:

A. LEE

7325 NW 83RD AVE
TAMARAC, FL 33321

Incorporator Signature: A. LEE

Article VII

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

Title: P
A LEE
1560 SAWGRASS CORPORATE PARKWAY
SUNRISE, FL. 33323 FL

Article VIII

The effective date for this corporation shall be:

07/27/2006