Electronic Articles of Incorporation For

P07000119397 FILED October 31, 2007 Sec. Of State bmcknight

HARD EQUITY & CREDIT LINE LENDING, 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:

HARD EQUITY & CREDIT LINE LENDING, INC.

Article II

The principal place of business address:

12595 SW 137TH AVE 102 MIAMI, FL. 33186

The mailing address of the corporation is:

15044 SW 67TH LANE MIAMI, FL. 33193

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: 100

Article V

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

THE PEREDAS PROFESSIONAL SERVICES, INC. 14732 SW 173RD STREET MIAMI, FL. 33187

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

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Registered Agent Signature: LILIA PEREDA

Article VI

The name and address of the incorporator is:

CARLOS LUIS LAPEYRE 15044 SW 67TH LANE

MIAMI, FL 33187

Incorporator Signature: CARLOS LUIS LAPEYRE

Article VII

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

Title: P CARLOS L LAPEYRE 15044 SW 67TH LANE MIAMI, FL. 33193

Article VIII

The effective date for this corporation shall be:

10/26/2007