

**Electronic Articles of Incorporation
For**

P09000030579
FILED
April 03, 2009
Sec. Of State
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2ND CHANCE HOME OWNERSHIP, 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:

2ND CHANCE HOME OWNERSHIP, INC.

Article II

The principal place of business address:

2201 NW CORPORATE BLVD.
200
BOCA RATON, FL. 33431

The mailing address of the corporation is:

2201 NW CORPORATE BLVD.
200
BOCA RATON, FL. 33431

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:

10,000

Article V

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

JOHN W SMITH
2201 NW CORPORATE BLVD.
200
BOCA RATON, FL. 33431

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

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Registered Agent Signature: JOHN W. SMITH

Article VI

The name and address of the incorporator is:

JOHN W. SMITH
2201 NW CORPORATE BLVD.
200
BOCA RATON, FL 33431

Incorporator Signature: JOHN W. SMITH

Article VII

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

Title: P,D
BRADFORD R GEISEN
2201 NW CORPORATE BLVD., SUITE 200
BOCA RATON, FL. 33431