

**Electronic Articles of Incorporation
For**

**P02000096355
FILED
September 06, 2002
Sec. Of State**

HOME LOAN SAVINGS, 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:

HOME LOAN SAVINGS, INC

Article II

The principal place of business address:

4011 WEST FLAGLER STREET
502
MIAMI, FL. 33134

The mailing address of the corporation is:

4011 WEST FLAGLER STREET
502
MIAMI, FL. 33134

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:

RAUL J PERUYERA ATTY.
400 S.W. 107TH AVENUE
408
MIAMI, FL. 33174

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

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Registered Agent Signature: JOSE RAUL PERUYERA,

Article VI

The name and address of the incorporator is:

RAUL E. ORTA
1224 SAN MIGUEL
CORAL GABLES, FLORIDA 33134

Incorporator Signature: RAUL E. ORTA

Article VII

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

Title: P
NURSA HERNANDEZ
4011 WEST FLAGLER STREET SUITE 502
MIAMI, FL. 33134

Title: VP
RAUL E ORTA
4011 WEST FLAGLER STREET SUITE 502
MIAMI, FL. 33134

Title: TREA
DIEGO A ORJALES
4011 WEST FLAGLER SUITE 502
MIAMI, FL. 33134