

**Electronic Articles of Incorporation
For**

P04000002597
FILED
January 02, 2004
Sec. Of State

FLORIDA HOME MORTGAGE GROUP, 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:

FLORIDA HOME MORTGAGE GROUP, INC.

Article II

The principal place of business address:

85 MORNINGSIDE DR.
CORAL GABLES, FL. US 33133

The mailing address of the corporation is:

85 MORNINGSIDE DR.
CORAL GABLES, FL. US 33133

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:

JOSE M AGUIAR JR.
85 MORNINGSIDE DR.
CORAL GABLES, FL. 33133

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

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Registered Agent Signature: JOSE M AGUIAR JR.

Article VI

The name and address of the incorporator is:

ALBA LAW P.A.
4711 SW 8 STREET
MIAMI, FL 33134

Incorporator Signature: GILBERT VALDES ALBA, ESQ.

Article VII

The effective date for this corporation shall be:

12/29/2003