

**Electronic Articles of Incorporation
For**

P04000169573
FILED
December 20, 2004
Sec. Of State
acrum

HOME MORTGAGE AND REFINANCE. COM CORP.

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 MORTGAGE AND REFINANCE. COM CORP.

Article II

The principal place of business address:

506 NE 5TH AVENUE, ,
DELRAY BEACH, FL. 33483

The mailing address of the corporation is:

506 NE 5TH AVENUE, ,
DELRAY BEACH, FL. 334835659

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:

1000

Article V

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

JONATHAN P. KROSS, P.A.
2461 WEST HILLSBORO BLVD
DEERFIELD BEACH, FL. 33442

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

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Registered Agent Signature: JONATHAN P. KROSS

Article VI

The name and address of the incorporator is:

JONATHAN P. KROSS
2461 WEST HILLSBORO BLVD
DEERFIELD BEACH, FL 33442

Incorporator Signature: JONATHAN P. KROSS

Article VII

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

Title: P
THOMAS P EICHAS
506 NE 5TH AVENUE
DELRAY BEACH, FL. 334835659

Title: V
THOMAS E KLEEMANN
506 NE 5TH AVENUE
DELRAY BEACH, FL. 334835659