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Account Name : HUBCO
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FLORIDA PROFIT CORPORATION OR P.A.

Citimortgage Home Loans, Inc.

Certificate of Status	1
Certified Copy	0
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ARTICLES OF INCORPORATION

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

Citimortgage Home Loans, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

Citimortgage Home Loans, Inc.

3325 Hollywood Boulevard #205

Hollywood, FL 33021

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ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1,500 Shares at No Par Value

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Manuel Santana

3325 Hollywood Boulevard #205

Hollywood, FL 33021

Prepared By:

Bruce B. Hubbard

77 East John St.

Hicksville, New York 11801

1-516-935-3940

ARTICLES V INITIAL OFFICER(S)/DIRECTOR(S)

The name(s) and street address(es) and title(s) to these Articles of Incorporation is(are):

Manuel Santana- 3325 Hollywood Boulevard #205, Hollywood, FL 33021- President
Maria Fis- 3325 Hollywood Boulevard #205, Hollywood, FL 33021- Vice President
Raul Piantini- 3325 Hollywood Boulevard #205, Hollywood, FL 33021- Secretary

ARTICLES VI INCORPORATOR(S)

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

Manuel Santana- 3325 Hollywood Boulevard #205, Hollywood, FL 33021
Maria Fis- 3325 Hollywood Boulevard #205, Hollywood, FL 33021
Raul Piantini- 3325 Hollywood Boulevard #205, Hollywood, FL 33021

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

11th day of July 2005.


Manuel Santana - Signature


Maria Fis - Signature


Raul Piantini - Signature

CERTIFICATE OF DESIGNATION OF REGISTERED AGENT/REGISTERED OFFICE

PURSUANT TO THE PROVISIONS OF SECTION 607.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN THE DESIGNATING THE REGISTERED OFFICE/AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is: Citimortgage Home Loans, Inc.

2. The name and address of the registered agent and office is:

Manuel Santana

Name

3325 Hollywood Boulevard #205

(P.O. Box or Mail Drop Box NOT Acceptable)

Hollywood, FL 33021

(City / State / Zip)

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Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all the statutes relating to the proper and complete performance of my duties, and am familiar with and accept the obligations of my position as registered agent.



Manuel Santana
SIGNATURE

July 11, 2005

(Date)