

**Electronic Articles of Incorporation
For**

P08000017157
FILED
February 15, 2008
Sec. Of State
vingram

HOME LOAN MODIFICATIONS 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 MODIFICATIONS INC.

Article II

The principal place of business address:

12955 SW 42 STREET
6
MIAMI, FL. 33175

The mailing address of the corporation is:

12955 SW 42 STREET
6
MIAMI, FL. 33175

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:

FLEITES ROLANDO
12955 SW 42 STREET
6
MIAMI, FL. 33175

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

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Registered Agent Signature: FLEITES, ROLANDO

Article VI

The name and address of the incorporator is:

YESENIA POUPARINA
12955 SW 42 STREET
6
MIAMI FL 33175

Incorporator Signature: YESENIA POUPARINA

Article VII

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

Title: P
OLGA REYES-GAVILAN
12955 SW 42 STREET #6
MIAMI, FL. 33175

Title: VP
YESENIA POUPARINA
12955 SW 42 STREET#6
MIAMI, FL. 33175

Article VIII

The effective date for this corporation shall be:

02/13/2008