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Florida Department of State  
Division of Corporations  
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FLORIDA PROFIT CORPORATION OR P.A.

Home Mortgage Lending of America Corp.

Certificate of Status	1
Certified Copy	0
Page Count	03
Estimated Charge	\$78.75

Bm 3/26/99

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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:

**Home Mortgage Lending of America Corp.**

The purpose of this corporation is for a mortgage brokerage business

ARTICLE II PRINCIPAL OFFICE

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

**Home Mortgage Lending of America Corp.**

9361 SW 40TH STREET  
MIAMI, FL 33165

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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:

**1500 SHARES AT NO PAR VALUE**

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

ODALIS GONZALEZ LE FRAN  
9361 SW 40TH STREET  
MIAMI, FL 33165

*Prepared By:*

Bruce B. Hubbard  
77 East John St.  
Hicksville, New York 11801  
1-516-935-3940

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ARTICLE V INCORPORATOR(S)

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

ODALIS GONZALEZ LEFRAN  
11305 SW 47TH STREET  
MIAMI, FL 33165

ADELINA MUJICA GOTERA  
11305 SW 47TH STREET  
MIAMI, FL 33165

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

25 day of March 19 99



ODALIS GONZALEZ LEFRAN  
SIGNATURE



ADELINA MUJICA GOTERA  
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: Home Mortgage Lending of America Corp.

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

ODALIS GONZALEZ LE FRAN
Name
9361 SW 40TH STREET
(P.O. Box or Mail Drop Box NOT Acceptable)
MIAMI, FL 33165
(City / State / Zip)

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.

[Handwritten Signature]
ODALIS GONZALEZ LE FRAN
(Signature)

25 March 1999
(Date)

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ALLAHASSEE FLORIDA