

**Electronic Articles of Incorporation
For**

P07000014615
FILED
February 01, 2007
Sec. Of State
dbrown

1ST TRUST HOME LOANS & FINANCE 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:

1ST TRUST HOME LOANS & FINANCE INC.

Article II

The principal place of business address:

13827 SW 15TH TERRACE
MIAMI, FL. 33184

The mailing address of the corporation is:

13827 SW 15TH TERRACE
MIAMI, FL. 33184

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:

ALDO L NEYRA
13827 SW 15TH TERRACE
MIAMI, FL. 33184

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

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Registered Agent Signature: ALDO L. NEYRA

Article VI

The name and address of the incorporator is:

ALDO L. NEYRA
13827 SW 15TH TERRACE

MIAMI, FL 33184

Incorporator Signature: ALDO L. NEYRA

Article VII

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

Title: P
ALDO L NEYRA
13827 SW 15TH TERRACE
MIAMI, FL. 33184

Article VIII

The effective date for this corporation shall be:

01/31/2007