

**Electronic Articles of Incorporation
For**

N07000010289
FILED
October 22, 2007
Sec. Of State
Ipooe

HOME REFUND, CORP

The undersigned incorporator, for the purpose of forming a Florida not-for-profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

HOME REFUND, CORP

Article II

The principal place of business address:

875 WESTWARD DR.
MIAMI SPRINGS, FL. 33166

The mailing address of the corporation is:

875 WESTWARD DR.
MIAMI SPRINGS, FL. 33166

Article III

The specific purpose for which this corporation is organized is:

PROCESS HUD/FHA MIP REFUNDS FROM HOME.

Article IV

The manner in which directors are elected or appointed is:

AS PROVIDED FOR IN THE BYLAWS.

Article V

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

JENNIFER C DAVILA
875 WESTWARD DR
MIAMI SPRINGS, FL. 33166

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

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Registered Agent Signature: JENNIFER C DAVILA

Article VI

The name and address of the incorporator is:

JENNIFER CARIDAD DAVILA
875 WESTWARD DR

MIAMI SPRINGS, FL 33166

Incorporator Signature: JENNIFER C DAVILA

Article VII

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

Title: P
JENNIFER C DAVILA
875 WESTWARD DR
MIAMI SPRINGS, FL. 33166

Article VIII

The effective date for this corporation shall be:

10/22/2007