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Florida Department of State

Division of Corporations

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FLORIDA PROFIT CORPORATION OR P.A.

Home Lenders Financial Services, Inc.

Certificate of Status	0
Certified Copy	1
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FAX AUDIT # H00-13045

ARTICLES OF INCORPORATION

OF

HOME LENDERS FINANCIAL SERVICES, INC.

The undersigned, for the purpose of forming a corporation under the Florida Business Corporation Act, Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation:

Article 1. Name. The name of the Corporation is:

HOME LENDERS FINANCIAL SERVICES, INC.

Article 2. Mailing Address. The mailing address of the Corporation is:

1499 South McCall Road, Suite C
Englewood, Florida 34223-4802

Article 3. Duration. The duration of the Corporation is perpetual.

Article 4. Purpose. The general purposes for which the Corporation is organized are the following:

A. To engage in and transact any lawful business for which corporations may be incorporated under the Florida Business Corporation Act. No other purpose limits this general purpose in any way.

B. To do such other things as are incidental to the purposes of the Corporation or necessary or desirable in order to accomplish them.

Prepared by: David M. Silberstein, Esq.
Kirk Pinkerton
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Sarasota, Florida 34236
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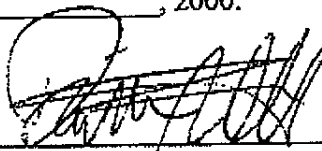
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ACCEPTANCE BY REGISTERED AGENT

The undersigned hereby accepts the appointment as Registered Agent of HOME LENDERS FINANCIAL SERVICES, INC. which is contained in the foregoing Articles of Incorporation, and agrees to comply with the provisions of all statutes relative to the proper and complete performance of his duties, and accepts the duties and obligations of Section 607.0505, Florida Statutes.

DATED this 23rd day of March, 2000.



DAVID M. SILBERSTEIN
Registered Agent

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