Electronic Articles of Incorporation For

P01000075274 FILED July 31, 2001 Sec. Of State

HOME STOP MORTGAGE & INVESTMENT, 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 STOP MORTGAGE & INVESTMENT, INC.

Article II

The principal place of business address:

16375 NE 18TH AVENUE SUITE 307 NORTH MIAMI BEACH, FL. 33162

The mailing address of the corporation is:

16375 NE 18TH AVENUE SUITE 307 NORTH MIAMI BEACH, FL. 33162

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:

LUCIEN TORCHON 4738 NW 6TH STREET PLANTATION, FL. 33317

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

Registered Agent Signature: LUCIEN TORCHON

Article VI

The name and address of the incorporator is:

LUCIEN TORCHON 4738 NW 6TH STREET, PLANTATTION, FL 33317

Incorporator Signature: LUCIEN TORCHON

Article VII

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

Title: P LUCIEN TORCHON, 16375 NE 18TH AVENUE, SUITE 307 MIAMI, FL. 33162

Title: V JOUVET SAINT-PREUX 17500 NW 67TH PLACE, APT H MIAMI LAKES, FL. 33015