Electronic Articles of Incorporation For

P01000077324 FILED July 26, 2001 Sec. Of State

HOME & LOAN GROUP CORP.

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 & LOAN GROUP CORP.

Article II

The principal place of business address:

254 OAK PARK PLACE CASSELBERRY, FL. 32707

The mailing address of the corporation is:

P O BOX 300991 FERN PARK, FL. 32730

Article III

The purpose for which this corporation is organized is:

FINANCIAL BUSINESS, CONSULTING, REAL ESTATE INVESTMENT

Article IV

The number of shares the corporation is authorized to issue is:

10,000

Article V

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

EVANGELINE M GOMEZ 254 OAK PARK PLACE CASSELBERRY, FL. 32707

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

Registered Agent Signature: EVANGELINE M. GOMEZ

Article VI

The name and address of the incorporator is:

EVANGELINE M. GOMEZ 254 OAK PARK PLACE

CASSELBERRY, FL 32707

Incorporator Signature: EVANGELINE M. GOMEZ

Article VII

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

Title: P EVANGELINE M GOMEZ 254 OAK PARK PLACE CASSELBERRY, FL. 32707

Title: VP ALEXANDRA M ARENA 254 OAK PARK PLACE CASSELBERRY, FL. 32707