

**Electronic Articles of Incorporation  
For**

**P01000111091  
FILED  
November 20, 2001  
Sec. Of State**

AMERICAN HOME LENDERS 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:

AMERICAN HOME LENDERS INC.

**Article II**

The principal place of business address:

19209 SKYRIDGE CIRCLE  
BOCA RATON, FL. 33498

The mailing address of the corporation is:

19209 SKYRIDGE CIRCLE  
BOCA RATON, FL. 33498

**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:

100

**Article V**

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

CLIFFORD BERNSTEIN  
19209 SKYRIDGE CIRCLE  
BOCA RATON, FL. 33498

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

Registered Agent Signature: CLIFFORD BERNSTEIN

**Article VI**

The name and address of the incorporator is:

SUSAN A. HOFFMAN  
19209 SKYRIDGE CIRCLE  
BOCA RATON, FLORIDA 33498

Incorporator Signature: SUSAN A. HOFFMAN

**Article VII**

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

Title: P  
SUSAN A HOFFMAN  
19209 SKYRIDGE CIRCLE  
BOCA RATON, FL. 33498