

**Electronic Articles of Incorporation  
For**

**P02000054776  
FILED  
May 17, 2002  
Sec. Of State**

FLORIDA HOME LOAN SPECIALISTS, 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:

FLORIDA HOME LOAN SPECIALISTS, INC.

**Article II**

The principal place of business address:

2881 W LAKE VISTA CIRCLE  
DAVIE, FL. 33328

The mailing address of the corporation is:

2881 W LAKE VISTA CIRCLE  
DAVIE, FL. 33328

**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:

GARY ROSEN PH.D.  
2881 W LAKE VISTA CIRCLE  
DAVIE, FL. US 33328

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

Registered Agent Signature: GARY ROSEN, PH.D.

**Article VI**

The name and address of the incorporator is:

GARY ROSEN  
2881 W LAKE VISTA CIRCLE  
  
DAVIE, FL 33328

Incorporator Signature: GARY ROSEN

**Article VII**

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

Title: P  
GARY ROSEN PH.D.  
2881 W LAKE VISTA CIRCLE  
DAVIE, FL. 33328