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TRANSMITTAL LETTER

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02 JUN -5 AM 8:33

SECRETARY OF STATE TALLAHASSEE, FLORIDA

Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

SUBJECT:	Freedom Hor (PROPOSED CORPORA)		· ·	
Enclosed are an orig	ginal and one (1) copy of the artic	cles of incorporation an	*****87.	201038019
\$70.00 Filing Fee	□ \$78.75 Filing Fee & Certificate of Status	\$78.75 Filing Fee & Certified Copy ADDITIONAL CO	\$87.50 Filing Fee, Certified Copy & Certificate of Status PPY REQUIRED	
FROM:	247 N. Adell	Printed or typed)	<u></u>	
	De Land, FL City, 386-785			e no de

NOTE: Please provide the original and one copy of the articles.

Daytime Telephone number

Y.J.

STATE OF FLORIDA ARTICLES OF INCORPORATION OF FREEDOM HOME LOANS, INC.

FIRST:

The corporate name that satisfies the requirements of Section 607.0401 is:

"FREEDOM HOME LOANS, INC."

SECOND:

The street address of the initial principal office of the corporation shall be:

247 N. Adelle Avenue DeLand, Florida 32720

And the mailing address of the corporation shall be:

Post Office Box 842 DeLand, Florida 32721

THIRD:

The Corporation is formed to engage in the mortgage loan origination underwriting and servicing for both residential and commercial toans.

The foregoing purposes and activities will be interpreted as examples only and not as limitations, and nothing herein shall be deemed as prohibiting the corporation from extending its activities to any related or otherwise permissible lawful business purpose which may become necessary, profitable or desirable for the furtherance of the corporate objectives expressed above.

FORTH:

The number of shares the corporation is authorized to issue is 2,000 shares of common stock having a No Par Value per share.

FIFTH:

The street address of the initial registered office of the corporation shall be:

> 247 N. Adelle Avenue DeLand, Florida 32720

And the name of its initial registered agent at such address is Mathew P. Law.

SIXTH:

This Corporation is to exist perpetually.

SEVENTH:

The number of Directors constituting the initial Board of Directors of the Corporation is one (1), and the names and addresses of the persons who are to serve as Directors until the first annual meeting of the Shareholders or until their successors are elected and qualify are:

Mathew P. Law, 247 N. Adelle Avenue, DeLand, FL 32720

EIGHTH: The name and street address of the incorporator to these Articles of

Incorporation:

Mathew P. Law 247 N. Adelle Avenue DeLand, Florida 32720-92

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this 22 day of May 2002.

Mathew P. Law Incorporator

ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN ARTICLES OF INCORPORATION

FREEDOM HOME LOANS, INC.

Acceptance by the Registered Agent as required in section 607.0501 (3) F.S.: Mathew P. Law is familiar with and accepts the obligations for in Section 607.0505.

Dated: May 22, 2002

Mathew P. Law

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SECRETARY OF STATE