Electronic Articles of Incorporation For

P02000074824 FILED July 10, 2002 Sec. Of State

FLORIDA HOME BANKERS MORTGAGE 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:

FLORIDA HOME BANKERS MORTGAGE LENDERS, INC.

Article II

The principal place of business address:

8201 W. PETERS RD. 1000 PLANTATION, FL. 33324

The mailing address of the corporation is:

1580 BLUEJAY CR. WESTON, FL. 33327

Article III

The purpose for which this corporation is organized is:

THE PURPOSE OF THIS CORPORATION IS TO BE ENGAGE IN ANY ACTIVITIES OR BUSINESS PERMITTED UNDER THE LAWS OF THE UNITED STATES AND OF THE STATE OF FLORIDA.

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:

JULIO CARBONELL SR. 3808 SAN SIMEON ST. WESTON, FL. 33331 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JULIO CARBONELL

Article VI

The name and address of the incorporator is:

CARLOS PAN 1580 BLUEJAY CR. WESTON, FL, 33327

Incorporator Signature: CARLOS PAN

Article VII

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

Title: D JULIO CARBONELL SR. 3808 SAN SIMEON ST. WESTON, FL. 33331

Title: D CARLOS PAN SR. 1580 BLUEJAY CR. WESTON, FL. 33327

Article VIII

The effective date for this corporation shall be:

07/08/2002