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HOME OWNERSHIP MORTGAGE EXCHANGE CO.

Articles of Incorporation

FIRST: I, Richard H. Bernstein, whose post office address is 1761 W. Hillsboro Boulevard, Suite 321, Deerfield Beach, Florida 33442, being at least eighteen (18) years of age, hereby form a corporation under and by virtue of the General laws of the State of Florida.

SECOND: The name of the corporation (hereinafter called the "Corporation") is

HOME OWNERSHIP MORTGAGE EXCHANGE CO.

THIRD: The purposes for which the Corporation is formed are:

- (1) To engage in the business of making charitable gifts for downpayments to buyers of residential properties and to engage in any and all activities incident thereto.
- (2) To purchase, lease and otherwise acquire, hold, mortgage, convey and otherwise dispose of all kinds of property, both real and personal, both in this state and in any part of the world.
- (3) To do anything permitted in the Florida Code, as amended from time to time.

FOURTH: The post office address of the principal office of the Corporation in this State is 1761 W. Hillsboro Boulevard, Suite 321, Deerfield Beach, Florida 33442. The name and post office address of the resident agent of the Corporation in this state is Richard H. Bernstein, 1761 W. Hillsboro Boulevard, Suite 321, Deerfield Beach, Florida 33442. Said agent is an individual actually residing in this State.

FIFTH: The total number of shares of capital stock which the Corporation has authority to issue is Sixty Thousand (60,000) shares, without par value.

SIXTH: The number of directors of the Corporation shall be two (2) which number may be increased or decreased pursuant to the By-laws of the Corporation, but shall not be less than two (2). The names of the directors, who shall act until the first annual meeting or until their successors are duly chosen and qualified are: Richard H. Bernstein, 1761 W. Hillsboro Boulevard, Suite 321, Deerfield Beach, Florida 33442 and Kelly Goff, 5679 Emerald Cay Terrace, Boynton Beach, Florida 33437.

SECRETARY OF STATE

IN WITNESS WHEREOF, I do hereby acknowledge these Articles of Incorporation to be my act this 26 day of JULY in the year 2002.

Richard H. Bernstein

I hereby am familiar with and accept the duties and responsibilities as registered agent for said corporation.

I, Richard H. Bernstein, am an incorporator for said corporation located at 1761 W. Hillsboro Boulevard, Suite 321, Deerfield Beach, Florida 33442.

Richard H. Bernstein

Sworn to and subscribed before me this 26 day of

- 2002.

Notary Public

My commission expires:

Donna Powell
MY COMMISSION # DD097617 EXPIRES
May 28, 2006
BONDED THRU TROY FAIN INSURANCE, INC.

TALLAHASSEE FLORIDA