Electronic Articles of Incorporation For

P02000130669 FILED December 12, 2002 Sec. Of State

HOME & LOAN GROUP CORP

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:

HOME & LOAN GROUP CORP

Article II

The principal place of business address:

851 E. STATE RD 434 SUITE 126 LONGWOOD, FL. US 32750

The mailing address of the corporation is:

851 E. STATE RD 434 SUITE 126 LONGWOOD, FL. US 32750

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: 10000

Article V

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

ALEXANDRA M ARENA-GIL 254 OAK PARK PLACE CASSELBERRY, FL. 32707 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ALEXANDRA M ARENA-GIL

Article VI

The name and address of the incorporator is:

ALEXANDRA M ARENA-GIL 851 E. STATE RD 434 SUITE 126 LONGWOOD, FL 32750

Incorporator Signature: ALEXANDRA M ARENA-GIL

Article VII

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

Title: P ALEXANDRA M ARENA-GIL 851 E. STATE RD 434, SUITE 126 LONGWOOD, FL. 32750

Article VIII

The effective date for this corporation shall be:

12/12/2002