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Florida Department of State Division of Corporations

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To:

Division of Corporations

Fax Number : (850)205-0381

From:

Account Name : FAS-T CORP. AGENTS, INC.

Account Number: 071001002335
Phone: (305)599-0839
Fax Number: (305)716-0346

FLORIDA PROFIT CORPORATION OR P.A.

HOMETOWN LENDING GROUP, INC.

Certificate of Status	Ó
Certified Copy	1
Page Count	03
Estimated Charge	\$78.75

12-18-02 73

ARTICLES OF INCORPORATION OF HOMETOWN LENDING GROUP, INC.

ARTICLE I. NAME

The name of this corporation shall be Hometown Lending Group, Inc..

ARTICLE II. COMMENCEMENT & DURATION

The commencement of this corporation's existence shall be at the time of the filing of these Articles Of Incorporation by the Florida Department of State, Division of Corporations. This corporation's duration shall be perpetual.

ARTICLE III. PURPOSE

This corporation is being organized for the purpose of engaging in the transaction of any and all business activities permitted under the laws of Florida and the United States Of America.

ARTICLE IV. CAPITAL STOCK

This corporation shall have the authority to issue 1000 shares of common capital stock. The par value of each share shall be determined by the Board of Directors at the time of issuance of each share of stock.

ARTICLE V. PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash by this corporation of any shares of new capital stock of the same kind, class, or series, as that which the shareholder already holds, shall have the preemptive right to purchase a pro rata share thereof (as nearly as may be done without the issuance of fractional shares) at the price at which such shares are offered to others.

ARTICLE VI. TRANSFER RESTRICTIONS

No shareholder shall have the right to sell, assign, pledge, encumber, transfer, or otherwise dispose of any shares of the capital stock of this corporation, without first offering such shares for sale to this corporation at the net asset value thereof. Such offer shall be in writing, signed by the shareholder, sent by

Articles Of Incorporation Of Hometown Lending Group, Inc.

registered or certified mail to this corporation at its registered office address, and open for acceptance by this corporation for a period of fifteen days from the date of mailing. If this corporation fails or refuses, within such period, to make satisfactory arrangements for the purchase of such shares, the shareholder shall have the right to dispose of such shares without any further restrictions.

On the death of any shareholder, this corporation shall have the right to purchase any shares of the capital stock of this corporation owned by the shareholder immediately prior to the shareholder's death, on the terms set forth above, and this provision shall be binding upon the personal representative of the shareholder.

Each stock certificate issued by this corporation shall carry the following legend:

"These Shares Are Held Subject To Certain Transfer Restrictions Imposed By This Corporation's Articles Of Incorporation, A Copy Of Which Is On File At This Corporation's Principal Office."

ARTICLE VII. INITIAL BOARD OF DIRECTORS

The number of directors on this corporation's Initial Board Of Directors shall be one (1). The number of directors may be increased or decreased from time to time, as provided in this corporation's bylaws, but shall never be less than one.

The name and address of each individual who shall serve as a member of the Initial Board Of Directors are:

Richard K. Harding: 321 Emerald Shores Circle #321, Ocoee, FL 34761.

ARTICLE VIII. INDEMNIFICATION

This corporation shall indemnify any officer, director, employee, or agent, and any former officer, director, employee, or agent, to the full extent permitted by law.

ARTICLE IX. PRINCIPAL OFFICE & INITIAL REGISTERED OFFICE & AGENT

The address of this corporation's principal office and the address of this corporation's initial registered office shall be:

321 Emerald Shores Circle #321, Ocoee, FL 34761.

Articles Of Incorporation Of Hometown Lending Group, Inc.

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The name of the individual who shall serve as this corporation's initial registered agent at that address is:

Richard K. Harding.

ARTICLE X. INCORPORATOR

The name and address of the individual who shall serve as this corporation's incorporator are:

Richard K. Harding, 321 Emerald Shores Circle #321, Occee, FL 34761.

ARTICLE XI. AMENDMENT

This corporation reserves the right to amend or repeal any provisions in these Articles Of Incorporation, or any amendments hereto. Any rights conferred upon the shareholders shall be subject to this reservation.

I hereby accept my designation as resident agent and agree to serve as the resident agent of Hometown Lending Group, Inc.. I hereby state, that I am familiar with and accept the duties and responsibilities as registered agent for Hometown Lending Group, Inc..

Richard R/ Harding - Registered Agent and Incorporator

State Of Florida County Of Orange

on _______, Richard K. Harding, designated above as the individual who shall serve as the corporation's initial registered agent and incorporator, who is personally known to me, or produced a Florida driver's license as identification, personally appeared before me at the time of notarization, and, after being given the oath, acknowledged signing these Articles of Incorporation Of Hometown Lending Group, Inc.

Stephen GN lespie Notary Public

Commission Expiration Date & Commission Number:

EXPIRES: August 20, 2005 meter Thru Bedget Helmy Beylows

STEPHEN GOLLESPIE MY COMMISSION & DD 037713

Articles Of Incorporation Of Hometown Lending Group, Inc.