

**Electronic Articles of Incorporation
For**

**P03000003743
FILED
January 10, 2003
Sec. Of State**

HOMES AND LOANS USA REALTY 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:

HOMES AND LOANS USA REALTY CORP.

Article II

The principal place of business address:

440 EAST SAMPLE RD.
SUITE 201
POMPANO BEACH, FL. 33064

The mailing address of the corporation is:

440 EAST SAMPLE RD.
SUITE 201
POMPANO BEACH, FL. 33064

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:

100

Article V

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

BERNARD J CARRASQUILLO
440 EAST SAMPLE RD.
SUITE 201
POMPANO BEACH, FL. 33064

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: BERNARD J. CARASQUILLO

Article VI

The name and address of the incorporator is:

STUART M. GOLANT
440 EAST SAMPLE RD.
SUITE 202
POMPANO BEACH FL 33064

Incorporator Signature: STUART M. GOLANT