

**Electronic Articles of Incorporation
For**

P03000018637
FILED
February 17, 2003
Sec. Of State

HOMES AND LOANS USA TITLE & ESCROW 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 TITLE & ESCROW CORP.

Article II

The principal place of business address:

440 EAST SAMPLE ROAD
SUITE 202
POMPANO BEACH, FL. 33064

The mailing address of the corporation is:

440 EAST SAMPLE ROAD
SUITE 202
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:

STUART M. GOLANT, P.A.
440 EAST SAMPLE ROAD
SUITE 202
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: STUART M. GOLANT

Article VI

The name and address of the incorporator is:

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

Incorporator Signature: STUART M. GOLANT

Article VII

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

Title: P
STUART M GOLANT
440 EAST SAMPLE ROAD SUITE 202
POMPANO BEACH, FL. 33064 US