

**Electronic Articles of Incorporation
For**

P03000051021
FILED
May 08, 2003
Sec. Of State

HOME AND LOAN MORTGAGE SPECIALISTS, INC.

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 AND LOAN MORTGAGE SPECIALISTS, INC.

Article II

The principal place of business address:

3923 LAKE WORTH ROAD
#116
LAKE WORTH, FL. 33461

The mailing address of the corporation is:

3923 LAKE WORTH ROAD
#116
LAKE WORTH, FL. 33461

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:

ACCOUNTING READY SERVICES, INC.
8358 W. OAKLAND PARK BLVD.
SUITE 305
SUNRISE, FL. 33351

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

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Registered Agent Signature: DOMINICK A. BELLINO

Article VI

The name and address of the incorporator is:

DOMINICK A. BELLINO
8358 W. OAKLAND PARK BLVD. SUITE 305
SUNRISE, FL 33351

Incorporator Signature: DOMINICK A. BELLINO

Article VII

The effective date for this corporation shall be:

05/06/2003