

**Electronic Articles of Incorporation
For**

P03000082140
FILED
July 28, 2003
Sec. Of State

PREFERRED HOME LOANS, 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:

PREFERRED HOME LOANS, INC.

Article II

The principal place of business address:

2350 SW 123RD AVENUE
MIAMI, FL. 33175

The mailing address of the corporation is:

2350 SW 123RD AVENUE
MIAMI, FL. 33175

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:

SISI CARNERO
2350 SW 123RD AVENUE
MIAMI, FL. 33175

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

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Registered Agent Signature: SISI CARNERO

Article VI

The name and address of the incorporator is:

SISI CARNERO
2350 SW 123RD AVENUE
MIAMI, FL 33175

Incorporator Signature: SISI CARNERO

Article VII

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

Title: P
SISI CARNERO
2350 SW 123RD AVENUE
MIAMI, FL. 33175

Title: VP
SISI CARNERO
2350 SW 123RD AVENUE
MIAMI, FL. 33175

Title: S
SISI CARNERO
2350 SW 123RD AVENUE
MIAMI, FL. 33175

Title: T
SISI CARNERO
2350 SW 123RD AVENUE
MIAMI, FL. 33175

Article VIII

The effective date for this corporation shall be:

07/22/2003