

**Electronic Articles of Incorporation
For**

**P03000083655
FILED
July 31, 2003
Sec. Of State**

HOME BUYER FINANCIAL SERVICES, 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 BUYER FINANCIAL SERVICES, INC.

Article II

The principal place of business address:

335 DEBARY AVE.
DEBARY, FL. US 32713

The mailing address of the corporation is:

335 DEBARY AVE.
DEBARY, FL. US 32713

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:

500

Article V

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

SHIRLEY C TRAYLOR
315 SILVERSTONE DRIVE
ORANGE CITY, FL. 32763

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

P03000083655
FILED
July 31, 2003
Sec. Of State

Registered Agent Signature: SHIRLEY C. TRAYLOR

Article VI

The name and address of the incorporator is:

SHIRLEY C. TRAYLOR
315 SILVERSTONE DRIVE
ORANGE CITY, FL 32763

Incorporator Signature: SHIRLEY C. TRAYLOR

Article VII

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

Title: PVTS
SHIRLEY C TRAYLOR
315 SILVERSTONE DRIVE
ORANGE CITY, FL. 32763 US