Electronic Articles of Incorporation For

P03000086688 FILED August 07, 2003 Sec. Of State

CORNERSTONE HOME LOAN MORTGAGE 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:

CORNERSTONE HOME LOAN MORTGAGE INC.

Article II

The principal place of business address:

5950 W. OAKLAND PARK BLVD. 103 LAUDERHILL, FL. 33319

The mailing address of the corporation is:

5950 W. OAKLAND PARK BLVD. 103 LAUDERHILL, FL. 33319

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: 2000

Article V

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

ROBERT J DEROGENE 12007 NW 47TH STREET CORAL SPRINGS, FL. 33076 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ROBERT J. DEROGENE

Article VI

The name and address of the incorporator is:

DEAN PATEL LEGALFILINGS.COM, INC. 20121 VENTURA BLVD., SUITE 302 WOODLAND HILLS, CA 91364

Incorporator Signature: DEAN PATEL

Article VII

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

Title: P ROBERT J DEROGENE 5950 W. OAKLAND PARK BLVD.,103 LAUDERHILL, FL. 33319

Title: D ROBERT J DEROGENE 5950 W. OAKLAND PARK BLVD.,103 LAUDERHILL, FL. 33319

Title: V BRIGITTE WELLINGTON 5950 W. OAKLAND PARK BLVD., 103 LAUDERHILL, FL. 33319