

**Electronic Articles of Incorporation
For**

P03000104111
FILED
September 22, 2003
Sec. Of State

IN HOUSE 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:

IN HOUSE HOME LOANS, INC.

Article II

The principal place of business address:

311 SR 26
MELROSE, FL. 32666

The mailing address of the corporation is:

7374 STATE ROAD 21
KEYSTONE HEIGHTS, FL. 32666

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:

2

Article V

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

FRANKLIN D FIELDS JR.
812 CR 21B
MELROSE, FL. 32666

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

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Registered Agent Signature: FRANKLIN D. FIELDS, JR.

Article VI

The name and address of the incorporator is:

FRANKLIN D. FIELDS, JR.
812 CR 21B
MELROSE, FL 32666

Incorporator Signature: FRANKLIN D. FIELDS, JR.

Article VII

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

Title: P
FRANKLIN D FIELDS JR.
812 CR 21B
MELROSE, FL. 32666

Title: VP
TREVOR H WATERS
7374 STATE ROAD 21
KEYSTONE HEIGHTS, FL. 32666

Article VIII

The effective date for this corporation shall be:

12/01/2003