

**Electronic Articles of Incorporation
For**

P03000107662
FILED
October 01, 2003
Sec. Of State

HOMEPRIDE LENDING GROUP, 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:

HOMEPRIDE LENDING GROUP, INC.

Article II

The principal place of business address:

8800 SOUTH OCEAN DRIVE
SUITE 1310
JENSEN BEACH, FL. US 34957

The mailing address of the corporation is:

8800 SOUTH OCEAN DRIVE
SUITE 1310
JENSEN BEACH, FL. US 34957

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:

1500 SHARES AT \$0.00 PAR VALUE PER SHARE

Article V

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

P.A. MONTIFINESE
8800 SOUTH OCEAN DRIVE
JENSEN BEACH, FL. 34957

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

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Registered Agent Signature: P.A. MONTIFINESE

Article VI

The name and address of the incorporator is:

THE COMPANY CORPORATION
2711 CENTERVILLE ROAD
SUITE 400
WILMINGTON, DE 19808

Incorporator Signature: DEBORAH D. SKIPPER

Article VII

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

Title: D
JAY E ZIMMERMAN
8800 SOUTH OCEAN DRIVE, SUITE 1310
JENSEN BEACH, FL. 34957 US

Title: D
P.A. MONTIFINESE
8800 SOUTH OCEAN DRIVE
JENSEN BEACH, FL. 34957 US

Title: D
K.D. ZIMMERMAN
8800 SOUTH OCEAN DRIVE
JENSEN BEACH, FL. 34957 US