Electronic Articles of Incorporation For

P03000108296 FILED October 02, 2003 Sec. Of State

FEDERATED HOME LENDING CORP.

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:

FEDERATED HOME LENDING CORP.

Article II

The principal place of business address:

1415 DEAN STREET SUITE 102 FORT MYERS, FL. 33901

The mailing address of the corporation is:

1415 DEAN STREET SUITE 102 FORT MYERS, FL. 33901

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: 1000

Article V

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

DAVID J WALLACE ESQ. 215 N. FEDERAL HIGHWAY DANIA BEACH, FL. 33004 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DAVID J. WALLACE

Article VI

The name and address of the incorporator is:

CHRISTOPHER K. JACK 1415 DEAN STREET FORT MYERS, FL 33901

Incorporator Signature: C.K.B. JACK

Article VII

The effective date for this corporation shall be:

10/02/2003