

**Electronic Articles of Incorporation
For**

P03000116345
FILED
October 20, 2003
Sec. Of State

H & M MORTGAGE COMPANY, 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:

H & M MORTGAGE COMPANY, INC

Article II

The principal place of business address:

10760 BLOOMINGDALE AVE.
RIVERVIEW, FL. US 33569

The mailing address of the corporation is:

2713 BUCKHORN OAKS DR.
VALRICO, FL. US 33594

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:

ALBERT J CARAPPELLA
2713 BUCKHORN OAKS DR
VALRICO, FL. 33594

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

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Registered Agent Signature: ALBERT J CARAPELLA

Article VI

The name and address of the incorporator is:

ALBERT J CARAPELLA
2713 BUCKHORN OAKS DR.
VALRICO, FL 33594

Incorporator Signature: ALBERT J CARAPELLA

Article VII

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

Title: P
ALBERT J CARAPELLA
2713 BUCKHORN OAKS
VALRICO, FL. 33594 US

Article VIII

The effective date for this corporation shall be:

10/20/2003