

**Electronic Articles of Incorporation  
For**

**P03000155506  
FILED  
December 19, 2003  
Sec. Of State**

AFFORDABLE HOME LENDING, 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:

AFFORDABLE HOME LENDING, INC.

**Article II**

The principal place of business address:

155 E. BLOOMINGDALE AVENUE  
BRANDON, FL. US 33511

The mailing address of the corporation is:

155 E. BLOOMINGDALE AVENUE  
BRANDON, FL. US 33511

**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:

RICHARD C HERMAN  
118 S. RENELLIE DRIVE  
TAMPA,, FL. 33609

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

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Registered Agent Signature: RICHARD C. HERMAN

### **Article VI**

The name and address of the incorporator is:

RICHARD C. HERMAN  
118 S. RENELLIE DRIVE  
TAMPA, FL 33609

Incorporator Signature: RICHARD C. HERMAN

### **Article VII**

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

Title: P, T  
RICHARD C HERMAN  
118 S. RENELLIE DRIVE  
TAMPA, FL. 33609

### **Article VIII**

The effective date for this corporation shall be:

12/19/2003