Electronic Articles of Incorporation For

P04000008955 FILED January 12, 2004 Sec. Of State

WELCOME HOME FINANCIAL MORTGAGE, 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:

WELCOME HOME FINANCIAL MORTGAGE, CORP.

Article II

The principal place of business address:

4090 SW 40 AVE. PEMBROKE PARK, FL. 33023

The mailing address of the corporation is:

4090 SW 40 AVE. PEMBROKE PARK, FL. 33023

Article III

The purpose for which this corporation is organized is: LICENSE MORTGAGE CORRESPONDENT LENDER

Article IV

The number of shares the corporation is authorized to issue is: 100

Article V

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

JORGE R BORRELLI 4090 SW 40 AVENUE PEMBROKE PARK, FL. 33023 I certify that I am familiar with and accept the responsibilities of registered agent.

P04000008955 FILED January 12, 2004 Sec. Of State

Registered Agent Signature: JORGE R. BORRELLI

Article VI

The name and address of the incorporator is:

JORGE R. BORRELLI 4090 SW 40 A VE. PEMBROKE PAR

K,FLORIDA.33026.US.

Incorporator Signature: JORGE R. BORRELLI

Article VII

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

Title: P JORGE R BORRELLI 4090 SW 40 AVE. PEMBROKE PARK, FL. 33023

Title: V JOSE E PAREJA SR. 4090 SW 40 AVE. PEMBROKE PARK, FL. 33023

Article VIII

The effective date for this corporation shall be:

01/05/2004