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Division of Corporations

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FLORIDA PROFIT CORPORATION OR P.A.

J & J HOME LOANS, INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF**

J & J HOME LOANS, INC.

The undersigned incorporator does hereby make, subscribe, file and acknowledge these Articles of Incorporation for the purpose of organizing a corporation under the Florida Business Corporation Act.

ARTICLE I: NAME OF CORPORATION

The name of the Corporation shall be:

J & J HOME LOANS, INC.

ARTICLE II: PRINCIPAL OFFICE

The principal office and mailing address of the Corporation is:

2470 S.W. 137th Avenue
Miami, Florida 33175

ARTICLE III: TERM OF EXISTENCE

The Corporation shall exist perpetually.

ARTICLE IV: CAPITAL STOCK

The total authorized capital stock of the corporation shall be **One Hundred** (100) shares of common stock.

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ARTICLE V: REGISTERED OFFICE AND AGENT

The address of the initial registered office of the Corporation is 2470 S.W. 137th Avenue, Miami, Florida 33175. The name of the initial registered agent at that address is ERNESTO DE JESUS LLORENS.

ARTICLE VI: INCORPORATOR

The name and address of the person signing these Articles of Incorporation

as Incorporator is: ERNESTO DE JESUS LLORENS
2470 S.W. 137th Avenue
Miami, Florida 33175

ARTICLE VII: DIRECTORS

The initial Director of the corporation with full authority to establish a corporate bank account shall be:

ERNESTO DE JESUS LLORENS
2470 S.W. 137th Avenue
Miami, Florida 33175

ARTICLE VIII: OFFICERS

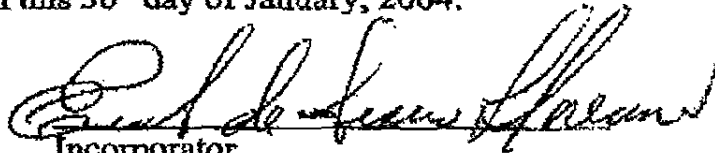
The initial officer of the corporation with full authority to establish a corporate bank account shall be:

ERNESTO DE JESUS LLORENS - President
2470 S.W. 137th Avenue
Miami, Florida 33175

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IN WITNESS WHEREOF, the undersigned Incorporator executed these Articles of Incorporation this 30th day of January, 2004.

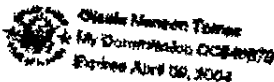

Incorporator

STATE OF FLORIDA

COUNTY OF MIAMI-DADE

The foregoing **ARTICLES OF INCORPORATION** was acknowledged before me this 30th day of *January*, 2004, by ERNESTO DE JESUS LLORENS, who personally appeared before me at the time of notarization, and who is personally known to me.


NOTARY PUBLIC, State of Florida



My Commission Expires:

**ACKNOWLEDGEMENT AND ACCEPTANCE
OF REGISTERED AGENT**

The undersigned, named as the registered agent in Article V of these Articles of Incorporation, hereby accepts the appointment as such registered agent, and acknowledges that he is familiar with and accepts the obligations imposed upon registered agents under the Florida Business Corporation Act.


ERNESTO DE JESUS LLORENS, Registered Agent

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