Electronic Articles of Incorporation For

P04000027726 FILED February 10, 2004 Sec. Of State

LOANS FOR HOMES, 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:

LOANS FOR HOMES, INC.

Article II

The principal place of business address:

10265 GULF BLVD. SUITE 108 TREASURE, FL. 33706

The mailing address of the corporation is:

11791 KAY COURT NORTH LARGO, FL. 33776

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:

ARMA PEDDLE 11791 KAY COURT NORTH LARGO, FL. 33776

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

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Registered Agent Signature: ARMA PEDDLE

Article VI

The name and address of the incorporator is:

ARMA PEDDLE 10265 GULF BLVD. SUITE 108 TREASURE ISLAND, FL 33706

Incorporator Signature: ARMA PEDDLE

Article VII

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

Title: P ARMA PEDDLE 10265 GULF BLVD. TREASURE ISLAND, FL. 33706

Article VIII

The effective date for this corporation shall be: 02/10/2004