Electronic Articles of Incorporation For

P04000032489 FILED February 18, 2004 Sec. Of State

FAMILY HOME LOANS 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:

FAMILY HOME LOANS INC.

Article II

The principal place of business address:

4563 BRADY BLVD DELRAY BEACH, FL. 33445

The mailing address of the corporation is:

4563 BRADY BLVD DELRAY BEACH, FL. 33445

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: 500

Article V

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

LYNN OTTIMER 4563 BRADY BLVD DELRAY BEACH, FL. 33445 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: LYNN OTTIMER

Article VI

The name and address of the incorporator is:

LYNN OTTIMER 4563 BRADY BLVD DELRAY BEACH, FL 33445

Incorporator Signature: LYNN OTTIMER

Article VII

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

Title: P LYNN OTTIMER 4563 BRADY BLVD DELRAY BEACH, FL. 33445

Article VIII

The effective date for this corporation shall be:

02/18/2004