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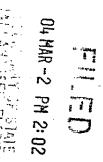
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TRANSMITTAL LETTER

Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

SUBJECT:	Wise Home F (PROPOSED CORPORA)	inance, Inc	DE SUFFIX)	_	
Enclosed are an orig	inal and one (1) copy of the artic	les of incompration and	a check for		
\$70.00 Filing Fee	S78.75 Filing Fee & Certificate of Status	\$78.75 Filing Fee & Certified Copy	\$87.50 Filing Fee, Certified Copy & Certificate of Status		
FROM:	Lori A. Wis	Printed or typed)			
	985 View	Drive			
	Compass Lake, Fr 32420 City, State & Zip				
	(850) 57° Bayrime Te	7 - 9998 Elephone number		ۥ	_

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

04 MAR -2 PM 2: 02

TALLAHASSEE, FLORIDA

Article I NAME

The name of the corporation shall be: Wise Home Finance, Inc.

Article II PRINCIPLE OFFICE

The principal place of business/mailing address is: 985 View Drive,

Compass Lake, FL 32420

Article III PURPOSE

The purpose for which the corporation in organized is: To provide quality, affordable mortgage services to homebuyers and current homeowners with integrity and exceptional service.

Article IV SHARES

The number of shares of stock is: 100

Article V INITIAL OFFICERS AND/OR DIRECTORS

Chief Operation Officer: Lori A. Wise Secretary: Lori A. Wise

Article VI REGISTERED AGENT

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

Lori A. Wise 985 View Drive Compass Lake, FL 32420

ARTICLES OF INCORPORATION In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

04 MAR - 2 PM 2: 02

TALLAHASSEE, FLORIDA

Article VII INCORPORATOR

The name and address of the Incorporator is:

Lori A. Wise 985 View Drive Compass Lake, FL 32420

corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.				
JANUSU Signature/Registered Agent	3-1-2004 Date			
JAVILL) Signature/Incorporator	3-1-2004-			