

**Electronic Articles of Incorporation
For**

P04000044126
FILED
March 10, 2004
Sec. Of State

AMERICAN HOME EQUITY LOAN CORPORATION

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:

AMERICAN HOME EQUITY LOAN CORPORATION

Article II

The principal place of business address:

1950 NORTH PARK PLACE
SUITE 400
ATLANTA, GA. US 30339

The mailing address of the corporation is:

1950 NORTH PARK PLACE
SUITE 400
ATLANTA, GA. US 30339

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:

100,000

Article V

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

CT CORPORATION SYSTEM
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL. 33324

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

**P04000044126
FILED
March 10, 2004
Sec. Of State**

Registered Agent Signature: ALLAN P. FARNELL, ASST. SEC.

Article VI

The name and address of the incorporator is:

JASON C. AUFDERMAUR
1950 NORTH PARK PLACE
SUITE 400
ATLANTA, GEORGIA 30339

Incorporator Signature: JASON C. AUFDERMAUR

Article VII

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

Title: P
ANTHONY J VILONE
1950 NORTH PARK PLACE, SUITE 400
ATLANTA, GA. 30339 US

Title: TRES
ANTHONY J VILONE
1950 NORTH PARK PLACE, SUITE 400
ATLANTA, GA. 30339 US

Title: SEC
ANTHONY J VILONE
1950 NORTH PARK PLACE, SUITE 400
ATLANTA, GA. 30339 US

Article VIII

The effective date for this corporation shall be:

03/10/2004