Electronic Articles of Incorporation For

P04000049303 FILED March 19, 2004 Sec. Of State DBROWN

VEALDA 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: VEALDA HOME LOANS INC

Article II

The principal place of business address:

9077 TREMEZZO LANE BOYNTON BEACH, FL. 33437

The mailing address of the corporation is:

9077 TREMEZZO LANE BOYNTON BEACH, FL. 33437

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

Article V

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

MARTHA TABARES 9077 TREMEZZO LANE BOYNTON BEACH, FL. 33437 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MARTHA TABARES

Article VI

The name and address of the incorporator is:

MARTHA TABARES 9077 TREMEZZO LANE

BOYNTON BEACH, FL 33437

Incorporator Signature: MARTHA TABARES

Article VII

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

Title: D/P MARTHA TABARES 9077 TREMEZZO LANE BOYNTON BEACH, FL. 33437

Article VIII

The effective date for this corporation shall be:

04/01/2004