

**Electronic Articles of Incorporation
For**

P04000052520
FILED
March 24, 2004
Sec. Of State
FCHESSE

HOME LENDERS ASSOCIATES, 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:

HOME LENDERS ASSOCIATES, INC.

Article II

The principal place of business address:

14641 SW 66 AVE
CORAL GABLES, FL. US 33158

The mailing address of the corporation is:

14641 SW 66 AVE
CORAL GABLES, FL. US 33158

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:

ROBERT TEMEME
14641 SW 66 AVE
CORAL GABLES, FL, FL. 33158

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

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Registered Agent Signature: ROBERT TEMEME

Article VI

The name and address of the incorporator is:

ROBERT TEMEME
14641 SW 66 AVE

CORAL GABLES

Incorporator Signature: ROBERT TEMEME

Article VII

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

Title: P,D
ROBERT TEMEME
14641 SW 66 AVE
CORAL GABLES, FL. 33158