Electronic Articles of Incorporation For

P04000054194 FILED March 29, 2004 Sec. Of State bmcknight

HOME CREDIT GROUP, 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 CREDIT GROUP, INC.

Article II

The principal place of business address:

1034 GOLDEN CANE DR WESTON, FL. 33327

The mailing address of the corporation is:

1034 GOLDEN CANE DR WESTON, FL. 33327

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:

DIANA GALEANO 1034 GOLDEN CANE DR WESTON, FL. 33327 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DIANA GALEANO

Article VI

The name and address of the incorporator is:

DIANA GALEANO 1034 GOLDEN CANE DR WESTON, FL 33327

Incorporator Signature: DIANA GALEANO

Article VII

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

Title: P GALEANO DIANA 1034 GOLDEN CANE DR WESTON, FL. 33327

Title: VP MARTHA CAMARGO 3623 W. GARDENIA AVE WESTON, FL. 33332

Title: T MARIA BARONA 1070 GOLDEN CANE DR WESTON, FL. 33327

Article VIII

The effective date for this corporation shall be:

03/29/2004