

**Electronic Articles of Incorporation
For**

P04000060307
FILED
April 09, 2004
Sec. Of State
tburch

HOME LOAN ADVISORY 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 LOAN ADVISORY GROUP INC.

Article II

The principal place of business address:

1340 US HWY 1
SUITE 102
JUPITER, FL. US 33469

The mailing address of the corporation is:

1340 US HWY 1
SUITE 102
JUPITER, FL. US 33469

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:

1,000 COMMON SHARES, \$.01 PAR VALUE

Article V

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

MICHAEL G RICE
1340 US HWY 1
SUITE 102
JUPITER, FL. 33469

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

P04000060307
FILED
April 09, 2004
Sec. Of State
tburch

Registered Agent Signature: MICHAEL G. RICE

Article VI

The name and address of the incorporator is:

MICHAEL G. RICE
1340 US HWY 1, SUITE 102
JUPITER, FL 33469

Incorporator Signature: MICHAEL G. RICE

Article VII

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

Title: D,P
MICHAEL G RICE
1340 US HWY 1, SUITE 102
JUPITER, FL. 33469 US