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To:

Division of Corporations

Fax Number

: (850)205-0381

From:

Account Name : LIBERTY BUSINESS SERVICES, INC.

Account Number: 120000000091

Phone

: (305)362-9334

Fax Number

: (305)362-4033

FLORIDA PROFIT CORPORATION OR P.A.

FUTURE HOMES MORTGAGE CORP.

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ARTICLES OF INCORPORATION

OF

FUTURE HOMES MORTGAGE CORP.

The undersigned incorporator hereby forms a corporation in compliance with Chapter 607, F.S. of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

FUTURE HOMES MORTGAGE CORP.

ARTICLE II. PRINCIPAL OFFICE

The address of the principal office of this corporation shall be 9580 Bird Road, Miami, Florida 33165, and the mailing address of the corporation shall be P.O. Box 651364, Miami, Florida 33265.

ARTICLE III. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States of America, the State of Florida, or any other state, territory or nation.

ARTICLE IV. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 10,000 (Ten Thousand) shares of common stock having no par value per share.

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ARTICLE V. INITIAL DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitations set forth in these Articles of Incorporation. This corporation shall have one Director, initially. The name and address of the initial member of the Board of Directors is:

Ivis R. Hernandez, D, P

14964 SW 32nd Terrace, Miami, Florida 33185

ARTICLE VI. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 8202 NW 103rd Street, Hialeah Gardens, Florida 33016 and the name of the initial registered agent of the corporation at that address is Liberty Business Services, Inc.

ARTICLE VII. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VIII. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is:

Ivis R. Hernandez 14964 SW 32nd Terrace Miami, Florida 33185

The undersigned incorporator declares under penalty of perjury that he has examined the foregoing Articles of Incorporation and that to the best of his knowledge, information and belief, the information contained therein is true, correct and complete. Therefore, he has executed these Articles of Incorporation on June 7th, 2004.

It's Incorporator, Ivis R. Hernandez

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ARTICLE IX. ACCEPTANCE OF REGISTERED AGENT

Liberty Business Services, Inc., a Florida Corporation, having a business office identical with the registered office of the corporation named above, and having been designated as the Registered Agent in the above foregoing Articles of Incorporation, is familiar with the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes, accepts the appointment and agrees to act in this capacity, further agreeing to comply with the provisions of all statutes relating to the proper and complete performance of the duties of a Registered Agent.

By:

It's Agent, Sergio R. Garcia Authorized Representative Liberty Business Services, Inc.

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