

**Electronic Articles of Incorporation
For**

P04000098988
FILED
June 30, 2004
Sec. Of State
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HORIZON LENDING AND ESCROW, 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:

HORIZON LENDING AND ESCROW, INC.

Article II

The principal place of business address:

19301 SW 61ST STREET
PEMBROKE PINES, FL. 33332

The mailing address of the corporation is:

19301 SW 61ST STREET
PEMBROKE PINES, FL. 33332

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:

KAREN J SPIGLER
499 NW 70TH AVENUE
105
PLANTATION, FL. 33317

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

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Registered Agent Signature: KAREN J. SPIGLER

Article VI

The name and address of the incorporator is:

KAREN J. SPIGLER
499 NW 70TH AVENUE, #105
PLANTATION, FL 33317

Incorporator Signature: KAREN J. SPIGLER