

**Electronic Articles of Incorporation
For**

P04000115469
FILED
August 09, 2004
Sec. Of State
bmcknight

ARDENT HOME FUNDING 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:

ARDENT HOME FUNDING INC.

Article II

The principal place of business address:

557 SW HIDDEN RIVER AVE
PALM CITY, FL. 34990

The mailing address of the corporation is:

557 SW HIDDEN RIVER AVE
PALM CITY, FL. 34990

Article III

The purpose for which this corporation is organized is:

RESIDENTIAL AND COMMERCIAL MORTGAGE LENDING.

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:

PETER F ZSIROS
557 SW HIDDEN RIVER AVE
PALM CITY, FL. 34990

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

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Registered Agent Signature: PETER F. ZSIROS

Article VI

The name and address of the incorporator is:

PETER F. ZSIROS
557 SW HIDDEN RIVER AVE
PALM CITY, FL
34990

Incorporator Signature: PETER F. ZSIROS

Article VII

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

Title: P
PETER F ZSIROS
557 SW HIDDEN RIVER AVE
PALM CITY, FL. 34990

Title: VP
CHRISTY H ZSIROS
557 SW HIDDEN RIVER AVE
PALM CITY, FL. 34990