Electronic Articles of Incorporation For

P04000145825 FILED October 22, 2004 Sec. Of State dbrown

HOME CHOICE MORTGAGE 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 CHOICE MORTGAGE INC.

Article II

The principal place of business address: 3855 AVALON PARK EAST BLVD ORLANDO, FL. 32828

The mailing address of the corporation is: 3855 AVALON PARK EAST BLVD

ORLANDO, FL. 32828

Article III

The purpose for which this corporation is organized is: MORTGAGE ORIGINATIONS AND SALES

Article IV

The number of shares the corporation is authorized to issue is: 200

Article V

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

WILLARD S CURTIS 4955 COURTLAND LOOP WINTER SPRINGS, FL. 32708 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: WILLARD S. CURTIS

Article VI

The name and address of the incorporator is:

WILLARD S. CURTIS 4955 COURTLAND LOOP WINTER SPRINGS, FLORIDA 32708

Incorporator Signature: WILLARD S. CURTIS

Article VII

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

Title: P WILLARD S CURTIS 4955 COURTLAND LOOP WINTER SPRINGS, FL. 32708 P04000145825 FILED October 22, 2004 Sec. Of State