Electronic Articles of Incorporation For

P04000149037 FILED October 28, 2004 Sec. Of State jshivers

CAPITAL HOME LOANS, 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:

CAPITAL HOME LOANS, INC.

Article II

The principal place of business address:

13903 NW 67 AVENUE SUITE 420 MIAMI LAKES, FL. 33014

The mailing address of the corporation is:

13903 NW 67 AVENUE SUITE 420 MIAMI LAKES, FL. 33014

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: 500

Article V

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

RICK CASTRO DIR 13903 NW 67 AVE STE 420 MIAMI LAKES, FL. 33014 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: RICK CASTRO

Article VI

The name and address of the incorporator is:

RICK CASTRO 13903 NW 67 AVE STE 420 MIAMI LAKES, FL. 33014

Incorporator Signature: RICK CASTRO

Article VII

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

Title: P CASTRO JACQUELINE P 13903 NW 67 AVE STE 420 MIAMI LAKES, FL. 33014

Title: VP CASTRO ENRIQUE VP 13903 NW 67 AVE STE 420 MIAMI LAKES, FL. 33014

Article VIII

The effective date for this corporation shall be:

10/27/2004