

**Electronic Articles of Incorporation
For**

P04000161934
FILED
December 01, 2004
Sec. Of State
thampton

PERFECT HOME LENDING 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:

PERFECT HOME LENDING INC

Article II

The principal place of business address:

1511 PROSPERITY FARMS RD
SUITE 300
LAKE PARK, FL. 33403

The mailing address of the corporation is:

1511 PROSPERITY FARMS RD
SUITE 300
LAKE PARK, FL. 33403

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:

1000

Article V

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

DAVID SPRAGUE
3224 32ND WAY
WEST PALM BEACH, FL. 33407

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

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Registered Agent Signature: DAVID SPRAGUE

Article VI

The name and address of the incorporator is:

DAVID SPRAGUE
3224 32ND WAY
WEST PALM BEACH
FLORIDA 33407

Incorporator Signature: DAVID SPRAGUE

Article VII

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

Title: CEO
DAVID SPRAGUE
3224 32ND WAY
WEST PALM BEACH, FL. 33407

Article VIII

The effective date for this corporation shall be:

11/28/2004