

**Electronic Articles of Incorporation
For**

P04000169457
FILED
December 17, 2004
Sec. Of State
nculligan

QUALITY HOME LOANS CORPORATION

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:

QUALITY HOME LOANS CORPORATION

Article II

The principal place of business address:

13500 NORTH KENDALL DRIVE
291
MIAMI, FL. 33176

The mailing address of the corporation is:

13500 NORTH KENDALL DRIVE
291
MIAMI, FL. 33176

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:

MIGUEL A DOMINGUEZ
13500 NORTH KENDALL DRIVE
291
MIAMI, FL. 33176

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

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Registered Agent Signature: MIGUEL A. DOMINGUEZ

Article VI

The name and address of the incorporator is:

MIGUEL A DOMINGUEZ
13500 NORTH KENDALL DRIVE
291
MIAMI, FLORIDA 33176

Incorporator Signature: MIGUEL A DOMINGUEZ

Article VII

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

Title: P
EDUARDO L DOMINGUEZ JR
13500 NORTH KENDALL DRIVE 291
MIAMI, FL. 33176

Article VIII

The effective date for this corporation shall be:

12/16/2004