Electronic Articles of Incorporation For

P05000018328 FILED February 03, 2005 Sec. Of State nculligan

HOME POINTE MANAGING GENERAL AGENCY, 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 POINTE MANAGING GENERAL AGENCY, INC

Article II

The principal place of business address:

28819 FRANKLIN ROAD SOUTHFIELD, MI. 48034

The mailing address of the corporation is:

28819 FRANKLIN ROAD SOUTHFIELD, MI. 48034

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: 1.000 COMMON SHARES \$1.00 PAR VALUE EACH

Article V

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

JAVIER SANTAMARINA 901 PONCE DE LEON BLVD CORAL GABLES, FL. 32256 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: JAVIER SANTAMARINA

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Article VI

The name and address of the incorporator is:

AUGUSTINE O. IGWE 28819 FRANKLIN ROAD SOUTHFIELD MI 48034

Incorporator Signature: AUGUSTINE O. IGWE

Article VII

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

Title: P,D JAMES G PETCOFF 28819 FRANKLIN ROAD SOUTHFIELD, MI. 48034

Title: VP,D B. MATTHEW PETCOFF 28819 FRANKLIN ROAD SOUTHFIELD, MI. 48034

Title: T,D JOHN H BERRY 28819 FRANKLIN ROAD SOUTHFIELD, MI. 48034

Title: S JUDITH A WIKMAN 28819 FRANKLIN ROAD SOUTHFIELD, MI. 48034

Article VIII

The effective date for this corporation shall be:

02/10/2005