

**Electronic Articles of Incorporation
For**

P05000031844
FILED
February 28, 2005
Sec. Of State
cblalock

ACM 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:

ACM HOME LOANS INC.

Article II

The principal place of business address:

7799 STYLES BLVD
KISSIMMEE, FL. 34747

The mailing address of the corporation is:

7799 STYLES BLVD
KISSIMMEE, FL. 34747

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:

RAJA S ASSAL
337 AGNES STREET
ORLANDO, FL. 32801

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

P05000031844
FILED
February 28, 2005
Sec. Of State
cblalock

Registered Agent Signature: RAJA S ASSAL

Article VI

The name and address of the incorporator is:

RAJA ASSAL
337 AGNES ST
ORLANDO FLORIDA
32801

Incorporator Signature: RAJA S ASSAL

Article VII

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

Title: P
RAJA S ASSAL
337 AGNES STREET
ORLANDO, FL. 32801

Title: VP
JUSTINE ASSAL
337 AGNES ST
ORLANDO, FL. 32801

Article VIII

The effective date for this corporation shall be:

02/28/2005