

**Electronic Articles of Incorporation
For**

P05000037492
FILED
March 11, 2005
Sec. Of State
jshivers

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:

HOME LOANS, INC.

Article II

The principal place of business address:

233 28TH STREET
WEST PALM BEACH, FL. 33407

The mailing address of the corporation is:

233 28TH STREET
WEST PALM BEACH, FL. 33407

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:

PHILIP RUFFOLO
233 28TH STREET
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: PHILIP RUFFOLO

Article VI

The name and address of the incorporator is:

PHILIP RUFFOLO
233 28TH STREET
WEST PALM BEACH, FL. 33407

Incorporator Signature: PHILIP RUFFOLO

Article VII

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

Title: P
PHILIP J RUFFOLO
233 28TH STREET
WEST PALM BEACH, FL. 33407

Title: VP
RUSSELL J MULHERN JR
233 28TH STREET
WEST PALM BEACH, FL. 33407

Article VIII

The effective date for this corporation shall be:

04/01/2005