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Examiner's Initials

ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I NAME

The name of the corporation shall be:

CFN HOME LOANS INC.

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is: 30368 OLD DIXIE HWY SUITE B HOMESTEAD, FL 33033

ARTICLE III PURPOSE

The purpose for which the corporation is organized is: ANY AND ALL LAWFUL BUSINESS

ARTICLE IV SHARES

The number of shares of stock is: 100 SHARES

ARTICLE V INITIAL OFFICERS AND/OR DIRECTORS

List name(s), address(es) and specific title(s):

HAYDEE S TEPPERMAN (PD) MITCHELL H TEPPERMAN (VP/S/T) 30368 OLD DIXIE HWY SUITE B HOMESTEAD, FL 33033

ARTICLE VI REGISTERED AGENT

The name and Florida street address (P.O. Box NOT acceptable) of the registered agent is:

HAYDEE S TEPPERMAN 30368 OLD DIXIE HWY SUITE B HOMESTEAD, FL 33033

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

HAYDEE S TEPPERMAN 30368 OLD DIXIE HWY SUITE B HOMESTEAD. FL 33033

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity

Signature/Registered Agent

MAY 03, 2005

Date

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MAY 03, 2005

Signature/Incorporator

Date