

**Electronic Articles of Incorporation
For**

P05000080399
FILED
June 03, 2005
Sec. Of State
bmcknight

THE HOME REFINANCE STORE, 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:

THE HOME REFINANCE STORE, INC.

Article II

The principal place of business address:

3401 BONITA BEACH ROAD
BONITA SPRINGS, FL. US 34134

The mailing address of the corporation is:

3401 BONITA BEACH ROAD
BONITA SPRINGS, FL. US 34134

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:

WILLIAM COX
3401 BONITA BEACH ROAD
BONITA SPRINGS, FL. 34134

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

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Registered Agent Signature: WILLIAM COX

Article VI

The name and address of the incorporator is:

DANIEL J SOFFER
7 CRESTHILL AVENUE
CLIFTON, NJ 07012

Incorporator Signature: DANIEL J SOFFER

Article VII

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

Title: P
WILLIAM COX
3401 BONITA BEACH ROAD
BONITA SPRINGS, FL. 34134 US