

**Electronic Articles of Incorporation  
For**

P05000110232  
FILED  
August 09, 2005  
Sec. Of State  
vingram

HOMEOWNERS FINANCIAL OPTIONS, 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:

HOMEOWNERS FINANCIAL OPTIONS, INC.

**Article II**

The principal place of business address:

8303 NW 73RD TERRACE  
TAMARAC, FL. 33321

The mailing address of the corporation is:

8010 WEST MCNAB ROAD  
NORTH LAUDERDALE, FL. 33321

**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:

1000

**Article V**

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

BRUCE BROWD  
8303 NW 73RD TERRACE  
TAMARAC, FL. 33321

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

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Registered Agent Signature: BRUCE BROWD

### **Article VI**

The name and address of the incorporator is:

BRUCE BROWD  
8303 NW 73RD TERRACE  
TAMARAC, FLORIDA 33321

Incorporator Signature: BRUCE BROWD

### **Article VII**

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

Title: PD  
BRUCE BROWD  
8303 NW 73RD TERRACE  
TAMARAC, FL. 33321

### **Article VIII**

The effective date for this corporation shall be:

08/08/2005