Electronic Articles of Incorporation For

P05000111728 FILED August 11, 2005 Sec. Of State clewis

1ST HOME LOAN 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: 1ST HOME LOAN INC

Article II

The principal place of business address:

158 YAOPON TRAIL SAN ANTONIO, TX. US 78256

The mailing address of the corporation is:

P O BOX 222755 WEST PALM BEACH, FL. US 33422

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:

ENRICO A PINEDA 4701 MARTHA LOUISE DR WEST PALM BEACH, FL. 33417 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ENRICO A. PINEDA

Article VI

The name and address of the incorporator is:

ENRICO A. PINEDA P O BOX 222755

WEST PALM BEACH, FL 33422

Incorporator Signature: ENRICO A. PINEDA

Article VII

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

Title: PST JULIUS A PINEDA 158 YAOPON TRAIL SAN ANTONIO, TX. 78256 US

Title: VP ENRICO A PINEDA 4701 MARTHA LOUISE DR WEST PALM BEACH, FL. 33417 US