Electronic Articles of Incorporation For

P05000117198 FILED August 23, 2005 Sec. Of State shawkes

ACT 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:

ACT HOME LOANS, INC

Article II

The principal place of business address:

10850 SW 113TH PL 101 MIAMI, FL. 33176

The mailing address of the corporation is:

10850 SW 113TH PL 101 MIAMI, FL. 33176

Article III

The purpose for which this corporation is organized is: MORTGAGE SERVICES

Article IV

The number of shares the corporation is authorized to issue is: 1333

Article V

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

RENZZO M CHAPARRO 10850 SW 113TH PL 101 MIAMI, FL. 33176 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: RENZZO M. CHAPARRO

Article VI

The name and address of the incorporator is:

RENZZO M. CHAPARRO 10850 SW 113TH PL SUITE 101 MIAMI, FL 33176

Incorporator Signature: RENZZO M. CHAPARRO

Article VII

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

Title: P EVA I CHAPARRO 10850 SW 113TH PL SUITE 101 MIAMI, FL. 33176

Article VIII

The effective date for this corporation shall be: 08/23/2005