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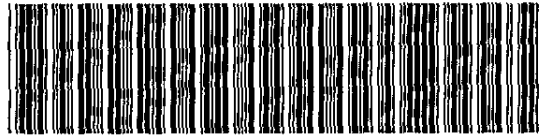
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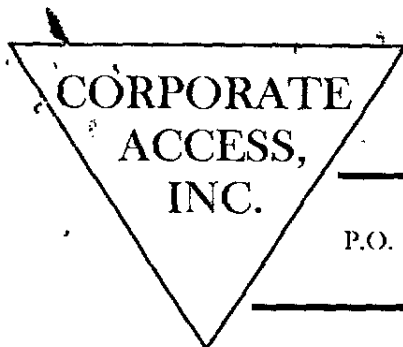
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DIVISION OF CORPORATION

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Articles

1. Commonwealth Mortgage of Florida, Inc.
(CORPORATE NAME AND DOCUMENT #)

2. _____
(CORPORATE NAME AND DOCUMENT #)

3. _____
(CORPORATE NAME AND DOCUMENT #)

4. _____
(CORPORATE NAME AND DOCUMENT #)

5. _____
(CORPORATE NAME AND DOCUMENT #)

6. _____
(CORPORATE NAME AND DOCUMENT #)

SPECIAL INSTRUCTIONS:



FLORIDA DEPARTMENT OF STATE

Glenda E. Hood
Secretary of State

September 15, 2005

CORPORATE ACCESS, INC.

SUBJECT: COMMONWEALTH MORTGAGE OF FLORIDA, INC.
Ref. Number: W05000043026

We have received your document for COMMONWEALTH MORTGAGE OF FLORIDA, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6928.

Tim Burch
Document Specialist
New Filings Section

Letter Number: 205A00057119

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DIVISION OF CORPORATIONS
FLORIDA

Corrected &

Resubmitted

for filing 9/22/05

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: Commonwealth Home Loans, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailling address is: 781 Lake Blvd., Weston, Florida 33326

ARTICLE III PURPOSE

The purpose for which the corporation is organized is: professional corporation to conduct business within the State of Florida.

ARTICLE IV SHARES

The number of shares of stock is: 100

ARTICLE V INITIAL OFFICERS AND/OR DIRECTORS

List name(s), address(es) and specific title(s): Marc DeStefano, P/VP/D

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TALLAHASSEE, FLORIDA

ARTICLE VI REGISTERED AGENT

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

Stephen M. Beyer
2201 N.W. Corporate Blvd., #103
Boca Raton, Florida 33431

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

Marti MacKay
2201 NW Corporate Blvd., #103
Boca Raton, Florida 33431

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 Stephen M. Beyer

9-12-05

Date

Signature/Incorporator Marti MacKay

9-12-05

Date