

**Electronic Articles of Incorporation
For**

P05000142991
FILED
October 20, 2005
Sec. Of State
tburch

THE HOME REFINANCING 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 REFINANCING 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 B COX
3401 BONITA BEACH ROAD
107
BONITA SPRINGS, FL. 34134

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

P05000142991
FILED
October 20, 2005
Sec. Of State
tburch

Registered Agent Signature: WILLIAM B COX

Article VI

The name and address of the incorporator is:

MORDECHAI HALBERSTAM
909 EAST 29TH STREET #3B
BROOKLYN, NY 11210

Incorporator Signature: MORDECHAI HALBERSTAM

Article VII

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

Title: P
WILLIAM B COX
3401 BONITA BEACH ROAD #107
BONITA SPRINGS, FL. 34134 US

Title: VP
SAMUEL GONAS
3401 BONITA BEACH ROAD #107
BONITA SPRINGS, FL. 34134 US