Electronic Articles of Incorporation For

P05000144780 FILED October 26, 2005 Sec. Of State thampton

FLEXIBLE HOME MORTGAGE, 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: FLEXIBLE HOME MORTGAGE, INC

Article II

The principal place of business address:

2805 TRAMANTO ST DELTONA, FL. 32738

The mailing address of the corporation is:

2805 TRAMANTO ST DELTONA, FL. 32738

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:

Article V

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

JOSE GIL 2805 TRAMANTO ST DELTONA, FL. 32738 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JOSE GIL

Article VI

The name and address of the incorporator is:

JOSE GIL 2805 TRAMANTO ST DELTONA,FL 32738

Incorporator Signature: JOSE GIL

Article VII

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

Title: P JOSE GIL 2805 TRAMANTO ST DELTONA, FL. 32738

Title: VP LUIS C MIR 3824 RUNNING DEER DR ORLANDO, FL. 32829

Article VIII

The effective date for this corporation shall be:

11/15/2005