

**Electronic Articles of Incorporation
For**

P05000152561
FILED
November 16, 2005
Sec. Of State
tburch

A REVERSE MORTGAGE FOR INDEPENDENT LIVING, 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:

A REVERSE MORTGAGE FOR INDEPENDENT LIVING, INC.

Article II

The principal place of business address:

235 DELEON ROAD
DEBARY, FL. US 32713

The mailing address of the corporation is:

235 DELEON ROAD
DEBARY, FL. US 32713

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:

1000

Article V

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

PATRICIA M SMITH
235 DELEON ROAD
DEBARY
FL, FL. 32713

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

P05000152561
FILED
November 16, 2005
Sec. Of State
tburch

Registered Agent Signature: PATRICIA M. SMITH

Article VI

The name and address of the incorporator is:

PATRICIA M. SMITH
235 DELEON ROAD
DEBARY, FL 32713

Incorporator Signature: PATRICIA M. SMITH

Article VII

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

Title: P
PATRICIA M SMITH
235 DELEON ROAD
DEBARY, FL. 32713 US

Article VIII

The effective date for this corporation shall be:

11/08/2005