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FLORIDA PROFIT CORPORATION OR P.A.

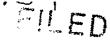
home merchant mortgage services, inc.

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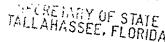
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ARTICLES OF INCORPORATION

05 DEC 14 PM 1:45

OF



HOME MERCHANT MORTGAGE SERVICES, INC.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be HOME MERCHANT MORTGAGE SERVICES, INC..

ARTICLE IL NATURE OF BUSINESS

The general nature of business to be transacted by the Corporation is as follows:

Application and processing of mortgages; To buy and sell Real Estate; To hold Real

Estate for Rental and Investment purposes; To manufacture, purchase, or otherwise

acquire, and to own and mortgage, pledge, sell, assign, and transfer or otherwise dispose

of, and to invent, trade, deal in and with goods, wares, merchandise and other personal

and real property of every class and description whatsoever as permitted under the laws

of the United States and of the State of Florida.

ARTICLE III. PRINCIPAL OFFICE

The address of the principal office of this corporation is 5220 South University Drive, Unit C208, Davie, Florida 33328. The mailing address is the same.

ARTICLE IV. INCORPORATORS

The name and address of the incorporators of this corporation are:

ROUDIE GUSTAVE-OMEGA 8465 Phoenician Court Davie, Florida 33328

HUZUW KZIKU

ARTICLE V. PRESIDENT

The initial President of the corporation shall be ROUDIE GUSTAVE-OMEGA, whose address shall be 8465 Phoenician Court, Davie, Florida 33328.

ARTICLE VI. VICE PRESIDENT

The initial Vice President of the corporation shall be REYNALD OMEGA whose address shall be 8465 Phoenician Court, Davie, Florida 33328.

ARTICLE VII. SECRETARY

The initial Secretary of the corporation shall be ROUDIE GUSTAVE-OMEGA whose address shall be 8465 Phoenician Court, Davie, Florida 33328.

ARTICLE VIII. TREASURER

The initial Treasurer of the corporation shall be REYNALD OMEGA whose address shall be 8465 Phoenician Court, Davie, Florida 33328.

ARTICLE IX. CORPORATE CAPITALIZATION

The maximum number of shares of stock that this Corporation is authorized to have outstanding at any one time is ONE HUNDERED (100) shares of common stock, each having a par value of ONE DOLLAR (\$1.00).

ARTICLE X. POWERS OF CORPORATION

The Corporation shall have the same powers as an individual to do all things necessary or convenient to carry out its business and affairs, subject to any limitations or restrictions imposed by applicable law or these Articles of Incorporation.

ARTICLE XI. TERMS OF EXISTENCE

This Corporation shall have perpetual existence.

ARTICLE XII. TITLE

The Corporation, to the extent permitted by the law, shall be entitled to treat the person in whose name any share or right is registered on the books of the corporation as the owner thereto, for all purposes, and shall not be bound to recognize any equitable or other claim to, or interest in, such share or right on the part of any other person, whether or not the Corporation shall have notice thereof.

ARTICLE XIII. REGISTERED OFFICE AND REGISTERED AGENT

The street address of the initial registered office of the Corporation shall be 8465 Phoenician Court, Davie, Florida 33328. The name of the initial registered agent of the Corporation shall be ROUDIE GUSTAVE-OMEGA.

ARTICLE XIV. BYLAWS

The Board of Director(s) of the Corporation shall have power, without the assent or vote of the shareholders, to make, alter, amend or repeal the Bylaws of the Corporation, but affirmative vote of a number of Directors equal to a majority of the number who would constitute a full Board of Directors at the time of such action shall be accessary to take any action for the making, alteration, amendment or repeal of the Bylaws.

ARTICLE XV. EFFECTIVE DATE

These Articles of Incorporation shall be effective immediately upon approval of the Secretary of State, State of Florida.

ARTICLE XVI. AMENDMENT

The Corporation reserves the right to amend, after, change or repeal any provision contained in these Articles of Incorporation, or in any amendment hereto, or to add any provision to these Articles of Incorporation or to any amendment hereto, in any manner

now or hereafter prescribed or permitted by the provisions of any applicable statute of the State of Florida, and all the rights conferred upon shareholders in these Articles of Incorporation or any amendment hereto are granted subject to this reservation.

ARTICLE XVII. SHAREHOLDERS' RESTRICTIVE AGREEMENT

Alt of the shares of stock of this Corporation may be subject to a Shareholders' Restrictive Agreement containing numerous restrictions on the right of shareholders of the Corporation and transferability of the shares of stock of the Corporation. A copy of Shareholders' Restrictive Agreement, if any, is on file at the principal office of the corporation.

ARTICLE XVIII, PREEMPTIVE RIGHTS

The Corporation elects to have preemptive rights.

IN WITNESS WHEREOF,	I have hereunte	set my hand and seal, acknowledge and filed
the foregoing Articles of Inc.	orporation unde	er the laws of the State of Florida this 43
day of November, 2005.		ROUDIE GUSTAVE-OMEGA Incorporator
STATE OF FLORIDA)	
COUNTY OF BROWARD	•	
The foregoing Article	s of Incorpora	tion of HOME MERCHANT MORTGAGE
SERVICE, INC. acknowledg	zed before me t	his A day of November, 2005 by
ROUDIE GUSTAVE- OME	GA who is per	sonally known to me or has produced

NOTARY PUBLIC My Commission Expires:

identification ____

My Commission 0015976 Expires October 21, 2006

ACKNOWLEDGMENT OF REGISTERED AGENT

ROUDIE GUSTAVE-OMEGA having a business office located at which is the business office identical with the registered office, and having been designated the Registered Agent in the above and foregoing Articles of Incorporation, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

BY: ALISTONE - Just CA

Date: November 17, 2005



Prepared By: Marie C. Capita, Fsq. 3808 Sharittan Stacet Hallywood, Florida 33023 (954) 965-5002