

**Electronic Articles of Incorporation
For**

P05000166908
FILED
December 27, 2005
Sec. Of State
bmcknight

HOMES AND LOANS USA SOUTH, 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:

HOMES AND LOANS USA SOUTH, INC

Article II

The principal place of business address:

2700 W ATLANTIC BLVD
SUITE # 200-3
POMPANO BEACH, FL. 33069

The mailing address of the corporation is:

2700 W ATLANTIC BLVD
SUITE # 200-3
POMPANO BEACH, FL. 33069

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:

MOHAMED B HOSSAIN
2700 W ATLANTIC BLVD
SUITE #200-3
POMPANO BEACH, FL. 33069

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

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Registered Agent Signature: MOHAMED B HOSSAIN

Article VI

The name and address of the incorporator is:

MOHAMED B HOSSAIN
2700 W ATLANTIC BLVD
SUITE#200-3
POMPANO BEACH, FL 33069

Incorporator Signature: MOHAMED B HOSSAIN

Article VII

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

Title: P
MOHAMED B HOSSAIN
6055 NW 75 CT
PARKLAND, FL. 33067

Article VIII

The effective date for this corporation shall be:

01/01/2006