Electronic Articles of Incorporation For

P06000008503 FILED January 18, 2006 Sec. Of State jshivers

AMERICAN HOME & LAND LENDING 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:

AMERICAN HOME & LAND LENDING INC.

Article II

The principal place of business address:

1357 GIBBS TERR LAKE CITY, FL. 32055

The mailing address of the corporation is:

PO BOX 3686 BELLEVIEW, FL. 34421

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: 10,000

Article V

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

VERONICA E CONROY 1357 GIBBS TERR LAKE CITY, FL. 32055 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: VERONICA E CONROY

Article VI

The name and address of the incorporator is:

JOHN MCCANN 1357 GIBBS ST

LAKE CITY, FL 32055

Incorporator Signature: JOHN MCCANN

Article VII

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

Title: CEO JOHN MCCANN 1357 GIBBS TERR LAKE CITY, FL. 32055

Title: P DOREEN GOLINO 1357 GIBBS TERR LAKE CITY, FL. 32055

Title: EVP VERONICA CONROY 1357 GIBBS TERR LAKE CITY, FL. 32055

Article VIII

The effective date for this corporation shall be:

01/13/2006