

**Electronic Articles of Incorporation
For**

P06000012640
FILED
January 25, 2006
Sec. Of State
Ipooe

LAKES 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:

LAKES HOME MORTGAGE, INC

Article II

The principal place of business address:

6270 THOMAS STREET
HOLLYWOOD, FL. 33024

The mailing address of the corporation is:

6270 THOMAS STREET
HOLLYWOOD, FL. 33024

Article III

The purpose for which this corporation is organized is:

HOME MORTGAGE LOAN ORIGINATOR

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:

YUSDANIS DIEGO SR
6270 THOMAS STREET
HOLLYWOOD, FL. 33024

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

P06000012640
FILED
January 25, 2006
Sec. Of State
Ipoole

Registered Agent Signature: YUSDANIS DIEGO

Article VI

The name and address of the incorporator is:

ANGEL ARMENGOL
15877 SW 61 WAY

MIAMI, FL 33193

Incorporator Signature: ANGEL ARMENGOL

Article VII

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

Title: P
YUSDANIS DIEGO SR
6270 THOMAS STREET
HOLLYWOOD, FL. 33024

Article VIII

The effective date for this corporation shall be:

01/21/2006