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Account Name : HUBCO
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FLORIDA PROFIT/NON PROFIT CORPORATION

Reverse Mortgage Centers of America Inc.

Certificate of Status	1
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06 AUG 30 PM 12:58
TALLAHASSEE, FLORIDA

8/31/06

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ARTICLES OF INCORPORATION

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SECRET
TALLAHASSEE, FLORIDA

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

Reverse Mortgage Centers of America Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

Reverse Mortgage Centers of America Inc.

9610 Woodbay Drive
Tampa, FL 33626

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1,000 Shares at No Par Value

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

Jeff Oliver
9610 Woodbay Drive
Tampa, FL 33626

Prepared By:
Bruce B. Hubbard
77 East John St.
Hicksville, New York 11801
1-516-835-3940

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ARTICLES V INITIAL OFFICER(S)/DIRECTOR(S)

The name(s) and street address(es) and title(s) to these Articles of Incorporation is(are):

Jeff Oliver- 9610 Woodbay Drive, Tampa, FL 33626-President/Treasurer/Director

Connie Oliver- 9610 Woodbay Drive, Tampa, FL 33626-Vice President/Secretary/Director

ARTICLES VI INCORPORATOR(S)

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

Jeff Oliver- 9610 Woodbay Drive, Tampa, FL 33626

Connie Oliver- 9610 Woodbay Drive, Tampa, FL 33626

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this

24th day of August 2006.



Jeff Oliver - Signature



Connie Oliver - Signature

**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTION 607.0501, FLORIDA STATUTES, THE
UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF
FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN THE DESIGNATING THE
REGISTERED OFFICE/AGENT, IN THE STATE OF FLORIDA.

FILE
06 AUG 30 PM
TALLAHASSEE, FLORIDA

1. The name of the corporation is: **Reverse Mortgage Centers of America Inc.**

2. The name and address of the registered agent and office is:

Jeff Oliver

Name


9610 Woodbay Drive

(P.O. Box or Mail Drop Box NOT Acceptable)

Tampa, FL 33626

(City / State / Zip)

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all the statutes relating to the proper and complete performance of my duties, and am familiar with and accept the obligations of my position as registered agent.



Jeff Oliver
SIGNATURE

August 24, 2006

(Date)