

**Electronic Articles of Incorporation
For**

P06000115233
FILED
September 06, 2006
Sec. Of State
jshivers

INNOVATIVE HOME FINANCE, 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:

INNOVATIVE HOME FINANCE, INC.

Article II

The principal place of business address:

593 SOUTHRIDGE ROAD
CLERMONT, FL. 34711

The mailing address of the corporation is:

1225 FRANKLIN AVENUE
SUITE 325
GARDEN CITY, NY. 11530

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:

200 NO PAR VALUE

Article V

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

MITLAY S RAMPHAL
593 SOUTHRIDGE ROAD
CLERMONT, FL. 34711

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

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Registered Agent Signature: MITLAY S. RAMPHAL

Article VI

The name and address of the incorporator is:

DAVID W. GRANT
1225 FRANKLIN AVENUE
SUITE 325
GARDEN CITY, NY 11530

Incorporator Signature: DAVID W. GRANT

Article VII

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

Title: VP/D
MITLAY S RAMPHAL
593 SOUTHRIDGE ROAD
CLERMONT, FL. 34711 US

Title: P/D
DAVID W GRANT
1225 FRANKLIN AVENUE
GARDEN CITY, NY. 11530 US

Article VIII

The effective date for this corporation shall be:

09/08/2006