

**Electronic Articles of Incorporation  
For**

P06000116212  
FILED  
September 08, 2006  
Sec. Of State  
shawkes

DIRECT HOMES AND LOANS, 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:

DIRECT HOMES AND LOANS, INC.

**Article II**

The principal place of business address:

6200 MERTO WEST BLVD.  
201  
ORLANDO, FL. 32835

The mailing address of the corporation is:

P.O. BOX 618507  
ORLANDO, FL. 32861

**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:

1000000

**Article V**

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

ABI A NAKHJAVANI  
6200 METRO WEST BLVD.  
201  
ORLANDO, FL. 32835

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

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Registered Agent Signature: ABI NAKHJAVANI

### **Article VI**

The name and address of the incorporator is:

ABI NAKHJAVANI  
6200 METRO WEST BLVD.  
210  
ORLANDO

Incorporator Signature: ABI NAKHJAVANI

### **Article VII**

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

Title: CEO  
ABI A NAKHJAVANI  
6200 METRO WEST BLVD. STE 201  
ORLANDO, FL. 32835