Electronic Articles of Incorporation For

P06000137870 FILED October 31, 2006 Sec. Of State jshivers

HOME VALUE LENDING CORP.

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:

HOME VALUE LENDING CORP.

Article II

The principal place of business address:

10200 STATE ROAD 84 106 DAVIE, FL. 33324

The mailing address of the corporation is:

10200 STATE ROAD 84 106 DAVIE, FL. 33324

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: 100

Article V

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

FERNANDO ALVAREZ 10200 STATE ROAD 84 106 DAVIE, FL. 33324 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: FERNANDO ALVAREZ

Article VI

The name and address of the incorporator is:

FERNANDO ALVAREZ 10200 STATE ROAD 84 106 DAVIE, FL 33324

Incorporator Signature: FERNANDO ALVAREZ

Article VII

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

Title: P, S FERNANDO ALVAREZ 10200 STATE ROAD 84, SUITE 106 DAVIE, FL. 33324

Article VIII

The effective date for this corporation shall be:

11/01/2006

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