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TALLAHASSEE, FLORIDA

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COVER LETTER

Department of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

SUBJECT: HOME LOANS CONSULTANTS, INC.

(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

\$70.00

Filing Fee

\$78.75

Filing Fee

& Certificate of Status

\$78.75

Filing Fee

& Certified Copy

\$87.50

Filing Fee,

Certified Copy

& Certificate of
Status

ADDITIONAL COPY REQUIRED

FROM: E.R.C. CONSULTING, INC.

Name (Printed or typed)

2929 E COMMERCIAL BLVD, 409

Address

FT LAUDERDALE, FL 33308

City, State & Zip

754 245 5482

Daytime Telephone number

06 DEC 22 AM 10:28
SECTION 1
TALLAHASSEE, FLORIDA
STATE

FILED

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION OF:
HOME LOANS CONSULTING, INC.

The undersigned hereby associate together for the purpose of becoming a corporation under the laws of the State of Florida, by and under the provisions of the Florida General Corporation Act, providing for the formation, liability, rights, privileges and immunities of corporations for profit.

ARTICLE I - NAME

The name of this corporation is **HOME LOANS CONSULTING, INC.** (Hereinafter, "Corporation")

ARTICLE II – DURATION / TERM OF EXISTENCE

This corporation shall have perpetual existence commencing on the date of the filing of these Articles with the Department of State.

ARTICLE III – NATURE / PURPOSE OF BUSINESS

This corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE IV - CAPITAL STOCK

IV.1 This Corporation is authorized to issue **One Thousand (1,000) shares of common stock with a par value of one (\$1.00) Dollar per share.**

IV.2 No holder of shares of stock of any class shall have any preemptive right to subscribe to or purchase any additional shares of any class, or any bonds or convertible securities of any nature; provided, however, that the Board of Director (s) may, in authorizing the issuance of shares of stock of any class, confer any preemptive right that the Board of Director (s) may redeem advisable in connection with such issuance.

IV.3 The Board of Director (s) of the Corporation may authorize the issuance from time to time of shares of its stock of any class, whether now or hereafter now or hereafter authorized, for such consideration as the Board of Director (s) may redeem advisable, subject to such restrictions of limitations, if any, as may be set forth in the bylaws of the Corporation.

IV.4 The Board of Director (s) of the Corporation may, by Restated Articles of Incorporation, classify or reclassify any unissued stock from time to time by setting or changing the preferences, conversions or other rights, voting powers, restrictions, limitations as to dividends, qualifications, or term or conditions of redemption of the stock.

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TALLAHASSEE, FLORIDA

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ARTICLE V - MAILING ADDRESS

The Mailing address of the Corporation is:

**19 TORI LYNN DR.
NEW BEDFORD, MA 02745**

ARTICLE VI - PRINCIPAL OFFICE

The street address of the principal office of the Corporation is:

**6180 DORCHESTER WAY
VERO BEACH, FL 32966**

ARTICLE VII - SUBSCRIBERS

The name and street address of the original subscriber of this corporation is:

NAME	ADDRESS	SHARES
DANIEL A. FUMERO President/Vice-President Treasurer/Secretary	19 TORI LYNN DR. NEW BEDFORD, MA 02745	100

ARTICLE VIII - AMENDMENT

These articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Director (s), proposed by them to the stockholders and approved at a stockholders meeting by a majority of the stock entitled to vote thereon, unless all the Directors and all the stockholders sign a written statement manifesting their intention that a certain amendment to these Articles of Incorporation be made.

ARTICLE IX - LIMITATIONS ON CORPORATE STOCK

1. No shareholder can enter into a voting trust agreement or any other type agreement vesting another person with the authority to exercise the voting power of any or all of his stock.
2. If any officer, shareholder, agent or employee of this corporation who has been rendering professional services to the public becomes legally disqualified to render such services within the state of Florida, or is elected to a public office or accepts employment that, pursuant to existing law, places restrictions or limitations upon his continued rendering of such professional services, he shall sever all employment with, and financial interest in the corporation.
3. No shareholder of the Corporation may sell or transfer his stock in this corporation except to another individual who is eligible to be a shareholder of the corporation.

ARTICLE X - POWER OF CORPORATION

The Corporation shall have the same powers as an Individual to do all things necessary or convenient to carry out its business affairs, subject to any limitations or restrictions imposed by applicable law or these Articles of Incorporation.

ARTICLE XI - INDEMNIFICATION

The corporation shall indemnify any officer or director the full extent permitted by law.

ARTICLE XII - DISSOLUTION

The corporation may be dissolved at any time on the affirmative vote or the holders of at least two thirds (2/3) of the outstanding shares of the corporation entitled to vote thereon. On dissolution, the corporate property and assets shall, after payment of all debts of all debt of the corporation, be distributed to the shareholders pro-rata, each shareholder to participate in direct proportion to the number of shares held by him.

ARTICLE XIII - REGISTERED OWNERS

The Corporation, to the extent permitted by law, shall be entitled to treat the person in whose name any share or right is registered on the books of the Corporation as the owner thereto, for all purposes, and except as may be agreed in writing by the Corporation, the Corporation shall not be bound to recognize any equitable or other claim to, or interest in, such share or right on the part of any other person, whether or not the Corporation shall have notice thereof.

ARTICLE XIV - INITIAL REGISTERED OFFICE/AGENT & INCORPORATOR

The street address of the initial registered office of this corporation is **2929 EAST COMMERCIAL BOULEVARD, SUITE 409 – FORT LAUDERDALE, FL 33308** and the name of the initial registered agent of this corporation at that address is **ELIWAR DECARVALHO**.

ARTICLE XV - BYLAWS

The Board of Director (s) of the Corporation shall have power, without the assent or vote of the shareholders, to make alter, amend or repeal the Bylaws of the Corporation, but the affirmative vote of a number of Directors equal to a majority of the number who would constitute a full Board of Director (s) at the time of such action shall be necessary to take any action for the making, alteration, amendment or repeal of the Bylaws.

ARTICLE XVI – EFFECTIVE DATE OF INCORPORATION

These Articles of Incorporation shall be effective immediately upon approval of the Secretary of State, State of Florida.

ARTICLE XVII - INITIAL BOARD OF DIRECTORS OF INCORPORATION

The number of Directors of this corporation shall not be less than one (1). The number of Directors may be increased or diminished from time to time in accordance with by-laws adopted by the stockholders. The name and address of the initial Board of Directors of this corporation is:

NAME

ADDRESS

DANIEL A. FUMERO
President/Vice-President
Treasurer/Secretary

**19 TORI LYNN DR.
NEW BEDFORD, MA 02745**

IN WITNESS WHEREOF, the undersigned being the original subscriber to the capital stock here in above named for the purpose of forming a corporation to do business in the State of Florida, under the laws of the State of Florida, do make and file these Articles of Incorporation, here by declaring and certifying that the facts herein stated all true and do agree to take the number of shares herein above set forth and hereunto set my hand and seal this 18th day of DECEMBER, 2006.



DANIEL A. FUMERO
President

CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT AND 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 STATEMENTS IN DESIGNATING THE REGISTERED OFFICE AND REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is:

HOME LOANS CONSULTING, INC.

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

Eliwar Decarvalho
Name

2929 East Commercial Boulevard, Suite 409
Address

Fort Lauderdale, FL 33308
City – State – Zip

06 DEC 22 AM 10:28
SHERIFF'S OFFICE, STATE
TALLAHASSEE, FLORIDA
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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 statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.



(Signature)

December 18, 2006
(Date)