

Electronic Articles of Incorporation For

**P07000013008
FILED
January 29, 2007
Sec. Of State
thampton**

REFI BY OWNER 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:

REFI BY OWNER INC.

Article II

The principal place of business address:

6801 LAKE WORTH RD
#125
GREEN ACRES FLORIDA, . 33467

The mailing address of the corporation is:

6801 LAKE WORTH RD
#125
GREEN ACRES FLORIDA, . 33467

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.□□□□REFI BY OWNER WILL MARKET AN ALTERNATIVE TO THE MORTGAGE SELECTION, PROCESSING AND FINANCING.IT OFFERS GREATER CLIENT PATICAPATION TO REDUCE THEIR COST..

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

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

CONNIE M CHETTAYAR PRES
6801 LAKE WORTH RD.
#125
GREEN ACRES, FL. 33467

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

P07000013008
FILED
January 29, 2007
Sec. Of State
thampton

Registered Agent Signature: CONNIE CHETTAYAR

Article VI

The name and address of the incorporator is:

CONNIE M CHETTAYAR
3362 ANDALUSIAN WAY

WELLINGTON FLORIDA 33467

Incorporator Signature: CONNIE CHETTAYAR

Article VII

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

Title: P
CONNIE M CHETTAYAR
3362 ANDALUSIAN WAY
WELLINGTON, FL. 33467 US

Article VIII

The effective date for this corporation shall be:

01/29/2007