Electronic Articles of Incorporation For

P07000021715 FILED February 19, 2007 Sec. Of State bmcknight

AFFORDABLE HOMES AND MORTGAGES 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:

AFFORDABLE HOMES AND MORTGAGES INC

Article II

The principal place of business address: 6142 ROYAL PALM BEACH BLVD WEST PALM BEACH, FL. 33458

The mailing address of the corporation is:

6142 ROYAL PALM BEACH BLVD WEST PALM BEACH, FL. 33458

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 PAR VALUE 1.00

Article V

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

RICHARD A BONNEAU CPA 1106 W INDIANTOWN ROAD SUITE 3 JUPITER, FL. FL I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: RICHARD A BONNEAU

Article VI

The name and address of the incorporator is:

GERALD I ADAMS 6142 ROYAL PALM BEACH BLVD

WEST PALM BEACH FLORIDA 33412

Incorporator Signature: GERALD I ADAMS

Article VII

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

Title: P GERALD I ADAMS 6412 ROYAL PALM BEACH BLVD LAKE WORTH, FL. 33412

Title: VP BEATRICE M GRAEVE 7739 HILLTOP DRIVE LAKE WORTH, FL. 33463

Article VIII

The effective date for this corporation shall be:

02/15/2007

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