

**Electronic Articles of Incorporation
For**

P07000049668
FILED
April 24, 2007
Sec. Of State
sprather

INTERNATIONAL 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:

INTERNATIONAL HOMES AND LOANS, INC

Article II

The principal place of business address:

800 BELLE TERRE PKWY
110
PALM COAST, FL. 32164

The mailing address of the corporation is:

PO BOX 351984
PALM COAST, FL. 32135

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:

KIMBERLY J ELSNER
800 BELLE TERRE PKWY
110
PALM COAST, FL. 32164

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

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Registered Agent Signature: KIMBERLY ELSNER

Article VI

The name and address of the incorporator is:

KIMBERLY ELSNER
800 BELLE TERRE PKWY
110
PALM COAST, FL 32164

Incorporator Signature: KIMBERLY ELSNER

Article VII

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

Title: P
COMPETITIVE FUDING LLC
4861 PALM COAST PKWY NW SUITE 1001
PALM COAST, FL. 32137

Title: VP
REALTY EXCHANGE LLC
800 BELLE TERRE PKWY SUITE 110
PALM COAST, FL. 32164

Article VIII

The effective date for this corporation shall be:

04/23/2007