

**Electronic Articles of Incorporation
For**

P09000028439
FILED
March 30, 2009
Sec. Of State
jshivers

HOME MORTGAGE AND MODIFICATION 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:

HOME MORTGAGE AND MODIFICATION INC

Article II

The principal place of business address:

4327 S. HIGHWAY 27
SUITE 171
CLERMONT, FL. US 34711

The mailing address of the corporation is:

4327 S. HIGHWAY 27
SUITE 171
CLERMONT, FL. US 34711

Article III

The purpose for which this corporation is organized is:

MORTGAGES AND CONSULTING

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:

PAUL RAMSAYWACK
4327 S. HIGHWAY 27
SUITE 171
CLERMONT, FL. 34711

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

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Registered Agent Signature: PAUL RAMSAYWACK

Article VI

The name and address of the incorporator is:

PAUL RAMSAYWACK
4327 S. HIGHWAY 27
SUITE 171
CLERMONT, FL 34711

Incorporator Signature: PAUL RAMSAYWACK

Article VII

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

Title: P
PAUL RAMSAYWACK
4327 S. HIGHWAY 27
CLERMONT, FL. 34711 US

Title: VP
GAIETRI RAMSAYWACK
4327 S. HIGHWAY 27
CLERMONT, FL. 34711 US

Article VIII

The effective date for this corporation shall be:

03/29/2009