

**Electronic Articles of Incorporation
For**

P12000086825
FILED
October 15, 2012
Sec. Of State
jshivers

PREMIUM HOME 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:

PREMIUM HOME MORTGAGES, INC.

Article II

The principal place of business address:

14003 SAN MATEO CT.
ORLANDO, FL. 32837

The mailing address of the corporation is:

14003 SAN MATEO CT.
ORLANDO, FL. 32837

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:

ROBERT L OSBORN
14003 SAN MATEO CT.
ORLANDO, FL. 32837

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

Registered Agent Signature: ROBERT L. OSBORN

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Article VI

The name and address of the incorporator is:

ROBERT OSBORN
14003 SAN MATEO CT.

ORLANDO, FL 32837

Electronic Signature of Incorporator: ROBERT L. OSBORN

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

Article VII

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

Title: P
TRACY A OSBORN
14003 SAN MATEO CT.
ORLANDO, FL. 32837

Article VIII

The effective date for this corporation shall be:

10/15/2012