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HOMETRUST MORTGAGE CORP.

Licensed Mortgage Lender



6122 WASHINGTON ST. • HOLLYWOOD FL. 33023

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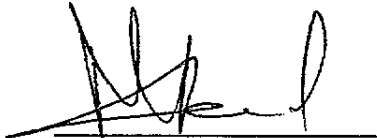
November 4, 1998

Division of Corporation  
P.O. Box 1500  
Tallahassee, FL 32302

Re: Home Contract Management Inc

Dear Sir/Madam

Please find enclosed Articles of Incorporation and check  
for filing fees in the amount of \$122.50.

  
Larry Beckford  
President

FILED  
98 NOV 10 AM 8:45  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

100002685241--7  
-11/12/98--01007--001  
\*\*\*\*122.50 \*\*\*\*\*78.75.

CB  
11-16-98  
4

ARTICLES OF INCORPORATION

OF

HOME CONTRACT MANAGEMENT INC

FILED  
98 NOV 10 AM 8:45  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The Undersigned incorporator(s), for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE 1 NAME

The name of the corporation shall be: HOME CONTRACT MANAGEMENT INC

The principal place of business of this corporation shall be:

6122 Washington Street  
Hollywood, FL 33023

Article 11 NATURE OF BUSINESS

This corporation may engage in or transact any or all lawful activities or business permitted under the laws of the United States, the State of Florida, or any other state, Country, territory or nation.

ARTICLE 111 CAPITAL STOCK

The aggregate number of shares of stock and its par value that this corporation is authorized to have outstanding at any one time is: 100

ARTICLE 1V TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE V OFFICERS DIRECTORS

The name(s) and street address(es) of the initial officer(s) and director(s), if any, who shall hold office the first year of the corporation's existence or until their successor(s) is (are) elected, is (are):

LARRY BECKFORD  
6122 WASHINGTON ST.  
HOLLYWOOD FL. 33023

ARTICLE VI  
INITIAL REGISTERED OFFICE & AGENT

The initial registered office of this corporation shall be LARRY BECKFORD 6122 WASHINGTON ST HOLLYWOOD FL and shall be who upon accepting this designation agrees to comply with the provisions of Section 48.091, Florida Statutes as amended from time to time, with respect to keeping an office open for service of process.

ARTICLE VII  
INITIAL BOARD OF DIRECTORS

The initial Board of Directors shall consist of (1) ONE member. The number of Directors may be increased from time to time by vote of the stockholders, but in no case shall the number of Directors be less than one (1). The name and address of the Director consisting the initial Board of Directors is:

Larry Beckford, 6122 Washington Street Hollywood, fl 33023

ARTICLE VIII  
AMENDMENTS

This corporation reserves the right to amend or repeal any provision conyained in these Articles of Incorporation, or any amendment thereto, and any right conferred upon the shareholders is subject to this reservation.

ARTICLE IX  
INCORPORATOR

The name and addresss of each person signing the Article of Incorporation is: Larry Beckford, 6122 Washington Street, Hollywood, Fl 33023

IN WITNESS WHEREOF, THE Incorporator hereto has executed the foregoing Articles of Incorporation this 3 day of NOV 1998.

State of Florida  
County of Broward

The foregoing Articles of Incorporation of  
were acknowledged before me this 3RD day of NOVEMBER 1998

stamp



MARCIA REID  
My Commission CC430897  
Expires Jan. 02, 1999  
Bonded by NFNU  
800-224-6368

Notary Public

**CERTIFICATE DESIGNATING  
REGISTERED AGENT/REGISTERED OFFICE**

**FILED**  
98 NOV 10 AM 8:46  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Pursuant to the provisions of Section 607.325, Florida Statutes, the undersigned corporation, organized under the laws of the state of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

1. The name of the corporation is: HOME CONTRACT MANAGEMENT INC.
  
2. The name and address of the registered agent and office is:  
LARRY BOCKFORD  
6122 WASHINGTON ST  
Street Address  
HOUSTON TX 77023  
City, State, Zip  
  
Signature [Signature]  
(Corporate Officer)  
Title President  
Date 10-3-98

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES AND OBLIGATIONS OF SECTION 607.325 FLORIDA STATUTES.

Signature [Signature]  
(registered agent)  
Date 10-3-98