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Account Name : ACE INDUSTRIES, INC.

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FLORIDA PROFIT CORPORATION OR P.A.

THE MORTGAGE DEPOT, INC.

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FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

December 28, 1998

ACE INDUSTRIES, INC.

SUBJECT: HOMETOWN MOREGAGE, INC.

REF: W98000028578

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H98-23820

ARTICLES OF INCORPORATION

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Article 1: Name of Corporation: NATIONS BEST MORTGAGE, INC.

SECRETARY OF STATE TALLAHASSEE, FLORIDA

Address of Corporation: 3518 NORTHWEST 36th STREET

MIAMI, FL 33142

Article 2: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 10.000 , with a par value of _____. (PAR VALUE IS NOT REQUIRED).

Article 3: REGISTERED AGENT: IDANIA CARPIO

REGISTERED OFFICE: 3518 NORTHWEST 36th STREET

MIAMI, FL 33142

* I am familiar with and hereby accept the duties and responsibilities as Registered Agent for said corporation.

Idania Carpio

Signature of Registered Agent

Article 4: The Board of Directors are: (Board of Directors is NOT REQUIRED). First listed is President, second is Vice President, then Secretary/Treasurer.

1. IDANIA CARPIO, 3518 NORTHWEST 36th STREET, MIAMI, FL 33142

2.

3.

Article 5: The NAME and ADDRESS of the INCORPORATOR is:

IDANIA CARPIO

3518 NORTHWEST 36th STREET

MIAMI, FL 33142

In witness whereof, I have subscribed my name:

Signature of Incorporator

H98-23820

Prepared by: Ace Industries, Inc., 54 NW 11th Street, Mlami, FL 33136, (305) 358-2571