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DATE

6/2/99

Florida Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

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-06/07/99--01047--006-

*****122.50 *****78.75

Re: Home Loans RUS, Inc.
(Name of Corporation)

Gentlemen:

Enclosed please find the original and one copy of the Articles of Incorporation, together with my check in the amount of \$122.50.

This represents the cost of the Filing Fees, Certified Copy of Articles of Incorporation and Fee for Registered Agent Designation for the above named corporation.

Very truly yours.

Joyce M. Minor
(Individual's Name)

FILED
99 JUN -7 AM 10:13
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Home Loans RUS Inc.
(Name of Corporation)

MAILING ADDRESS OF CORPORATION		
8225 NW 19 LN.		
Miami FL 33015		
PHONE		
(305) 389-8174		
Area Code	Number	Ext.

T BROWN JUN - 9 1999

ARTICLES OF INCORPORATION

of

Home Loans R US Inc.

(name of corporation)

The undersigned acting as the incorporators of a corporation under the Florida Business Corporation Act, adopt(s) the following articles of incorporation for such corporation:

ARTICLE I - CORPORATE NAME

The name of the corporation is: HOME LOANS R US Inc.

ARTICLE II - DURATION

This corporation shall exist perpetually unless dissolved according to Florida law.

ARTICLE III - PURPOSE

The corporation is organized for the purpose of engaging in any activities or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV - CAPITAL STOCK

The corporation is authorized to issue 500 shares of common stock, par value \$ 1.00 per share.

ARTICLE V - INITIAL PRINCIPAL OFFICE

The street address of the initial principal office and, if different, the mailing address is:

STREET ADDRESS			
3186 W. 72ter			
CITY	HiAlean	FLORIDA	FL. ZIP 33018

Mailing address, if different

STREET ADDRESS			
8225 N.W 191LN			
CITY	HiAlean	FLORIDA	FL. ZIP 33018

ARTICLE VI - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office and the name of the initial registered agent at the office is:

NAME			
JOY L. MINOSO			
ADDRESS			
3186 W. 72ter			
CITY	HiAlean	FLORIDA	FL. ZIP 33018

ARTICLE VII - INITIAL BOARD OF DIRECTORS

This corporation shall have ONE (1) directors initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one (1). The names and addresses of the initial director(s) of the corporation are as follows:

NAME	<u>Joy L. Minoso</u>		
ADDRESS	<u>3186 W. 72ter.</u>		
CITY	<u>Hialeah</u>	STATE	<u>Fl.</u> ZIP <u>33018</u>
NAME			
ADDRESS			
CITY		STATE	ZIP
NAME			
ADDRESS			
CITY		STATE	ZIP

ARTICLE VIII - INCORPORATORS

The names and addresses of the incorporators signing these Articles of Incorporation are as follows:

NAME	<u>Joy L. Minoso</u>		
ADDRESS	<u>3186 W. 72ter.</u>		
CITY	<u>Hialeah</u>	STATE	<u>Fl</u> ZIP <u>33018</u>
NAME			
ADDRESS			
CITY		STATE	ZIP
NAME			
ADDRESS			
CITY		STATE	ZIP

The undersigned incorporator(s) have executed these Articles of Incorporation this 20th day of May 1999

Joy L. Minoso (Signature)

____ (Signature)

____ (Signature)

CERTIFICATE OF DESIGNATION
REGISTERED AGENT/ REGISTERED OFFICE

FILED
99 JUN -7 AM 10:43
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

HOME LOANS R US Inc.

(name of corporation)

Pursuant to Florida Statutes Sections 48.091 and 607.0501, the following is submitted:

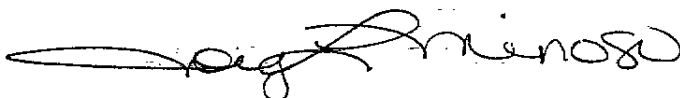
The above corporation, organized under the laws of the State of Florida with its registered office as indicated in the Articles of Incorporation

at 3186 N. 72nd Ter.
Hialeah, FL 33016.

has named Jay L. Minoso

located at the aforesaid address, as its registered agent to accept service of process within this state.

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.



(Signature)

5/20/99

(Date)