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To:

Division of Corporations
Fax Number : (850) 922-4001

From:

Account Name : ACE INDUSTRIES, INC.
Account Number : 070744001530
Phone : (305) 358-2571
Fax Number : (305) 358-7832

FLORIDA PROFIT CORPORATION OR P.A.

HOME MORTGAGE SOURCE, INC.

Certificate of Status	0
Certified Copy	1
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SECRETARY OF STATE
DIVISION OF CORPORATIONS

B. McKnight OCT 28 1999

H99-27206

Articles of Incorporation

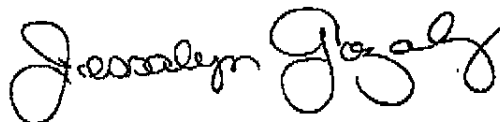
Article 1: Name of Corporation: HOME MORTGAGE SOURCE, INC.
 Address of Corporation: 6619 SOUTH DIXIE HIGHWAY #260
 MIAMI, FLORIDA 33143

Article 2: Capital Stock: The number of shares which the corporation has authorized
 to be outstanding at any one time is 100 with a par value of 1.00.

Article 3: REGISTERED AGENT: J JESSALYN GONZALEZ
 REGISTERED OFFICE: 6619 SOUTH DIXIE HIGHWAY #260
 MIAMI, FLORIDA 33143

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

10/25/99



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. JESSALYN GONZALEZ, 6619 S. DIXIE HIGHWAY #260, MIAMI, FL 33143
- 2.
- 3.

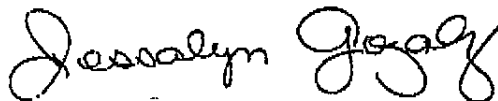
Article 5: The NAME and ADDRESS of the INCORPORATOR is:

JESSALYN GONZALEZ
6619 SOUTH DIXIE HIGHWAY #260
MIAMI, FLORIDA 33143

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In witness whereof, I have subscribed my name:



Signature of Incorporator

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