

STATE OF ALABAMA)

COUNTY OF SHELBY)

**ARTICLES OF INCORPORATION
OF
HOUSE LOANS, INC.**

Inst # 1998-11494

04/01/1998-11494
02:12 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
004 HCU

The undersigned, acting as incorporator of a corporation under the Code of Alabama, adopts the following Articles of Incorporation for such corporation.

FIRST: The name of the Corporation is HOUSE LOANS, INC.

SECOND: The period of its duration is perpetual.

THIRD: The authorized corporate purposes shall be to conduct any and all lawful business purpose or purposes which a corporation organized under Title X of the Code of Alabama may be permitted to undertake.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is One Thousand (1000) shares, all common, of a par value of One Dollar (\$1.00) each.

FIFTH: The address of the initial registered office of the corporation is 689 Highland Lakes Cove, Birmingham, Alabama 35242, and the name of its initial registered agent at such address is Dave Eldridge.

SIXTH: The number of directors constituting the initial Board of Directors of the corporation is one and the name and address of the person who is to serve as director until the first annual meeting of shareholders or until successors are elected and shall qualify are:

NAME

ADDRESS

✓ Dave Eldridge

✓ 689 Highland Lakes Cove
Birmingham, Alabama 35242

SEVENTH: The name and address of the incorporators are:

<u>NAME</u>	<u>ADDRESS</u>
Dave Eldridge	689 Highland Lakes Cove Birmingham, Alabama 35242

Dated this 1 day of April, 1998.

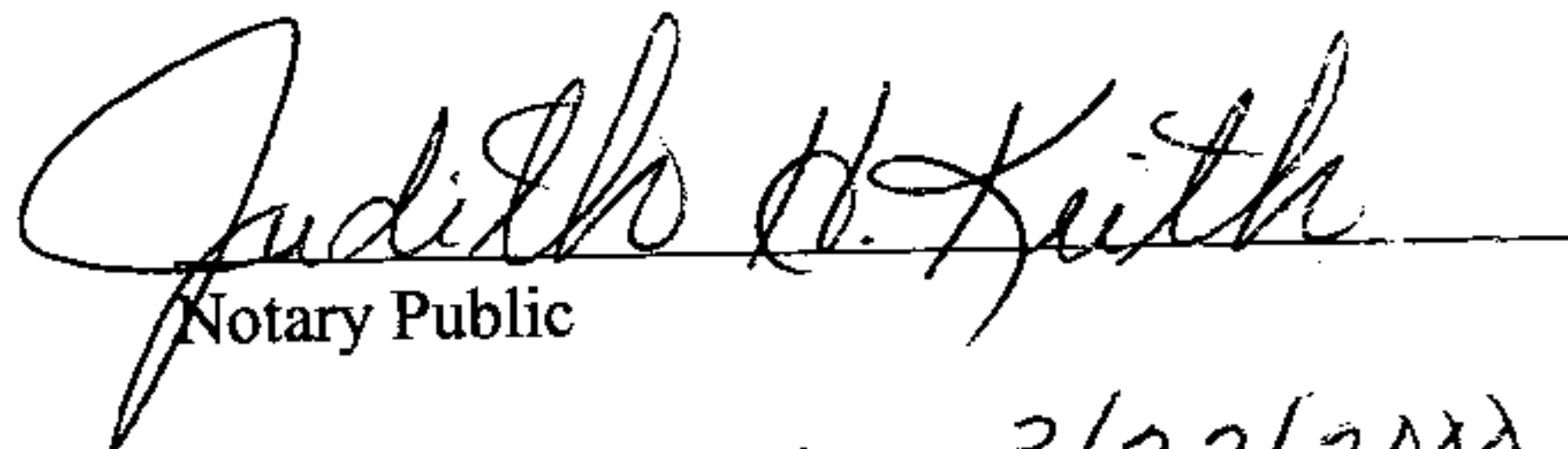

Dave Eldridge

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that the above named incorporator, Dave Eldridge, who is known to me, appeared before me this date, and under oath, stated that the matters contained in the Articles of Incorporation are true and he executed the same voluntarily.

Witness my hand and seal this the 1st day of April, 1998.


Notary Public

My Commission Expires: 3/22/2000

STATE OF ALABAMA

I, Jim Bennett, Secretary of State of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that

pursuant to the provisions of Section 10-2B-4.02, Code of Alabama 1975, and upon an examination of the corporation records on file in this office, the following corporate name is reserved as available:

House Loans, Inc.

This domestic corporation name is proposed to be incorporated in Shelby County and is for the exclusive use of Gerald Colvin, P O Box 370404, Birmingham, AL 35237 for a period of one hundred twenty days beginning March 25, 1998 and expiring July 24, 1998.



In Testimony Whereof, I have hereunto set my hand and affixed the Great Seal of the State, at the Capitol, in the City of Montgomery, on this day.

March 25, 1998
Date

Jim Bennett

A handwritten signature in cursive script that reads 'Jim Bennett'.

Secretary of State

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