

**PO1 000**  
**S. C. PRESLEY & CO., INC.** **115429**  
Accounting and Tax Services - Business Consulting - Tax Planning - Financial Services

250 County Road 427 South, Ste. 100  
Longwood, FL 32750-5466

Telephone Number: (407) 331-7665  
Fax Number: (407) 331-5884  
E-Mail: scp@gdi.net

November 30, 2001

Florida Department of State  
Corporate Records/Division of Corporations  
Post Office Box 6327  
Tallahassee, FL 32314

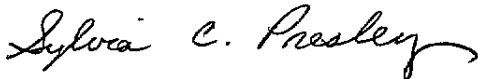
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-12/03/01--01046--016  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

Gentlemen:

Enclosed please find an original and two (2) copies of Articles of Incorporation for **HOME MORTGAGE SOLUTIONS, INC.** Also enclosed is a check in the amount of \$78.75 in payment of the various filing fees. Please return a certified copy of the Articles of Incorporation to the address above.

Your prompt attention is appreciated.

Sincerely,



Sylvia C. Presley, EA., CFP, ATA  
Accountant

SCP/br

Enclosures

CC: Esterlina Sol Browning  
Home Mortgage Solutions, Inc.  
17884 E. Colonial Drive  
Orlando, FL 32820

FILED  
01 DEC - 3 AM 9:45  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA

*"Enrolled to Practice Before  
the Internal Revenue Service"*

Enrolled Agent  
Certified Financial Planner™  
Accredited Tax Advisor

Office Hours  
By Appointment

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ARTICLES OF INCORPORATION  
OF  
HOME MORTGAGE SOLUTIONS, INC.

FILED

01 DEC -3 AM 9:45  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA

Article I - Name

The name of this corporation is HOME MORTGAGE SOLUTIONS, INC.

Article II - Duration

This corporation shall have perpetual existence, commencing on  
DECEMBER 1, 2001.

Article III - Purpose

This corporation is organized for the purpose of transacting any  
or all lawful business.

Article IV - Capital Stock

This corporation is authorized to issue 1,000 shares of common  
stock, with par value of \$ 1.00 which shall be designated  
"Common Shares."

Article V - Preferences, Limitations and  
Relative Rights of Shares of Capital Stock

SECTION 1. Dividends.

The holders of record of the Common Shares shall be entitled  
to cash dividends when and as declared by the Shareholders at the  
rate per share per annum and at the time and in the manner  
determined by the Shareholders in the resolution authorizing same.

SECTION 2. Rights Upon Liquidation or Dissolution.

In the event of any voluntary liquidation, dissolution, or  
winding up of this corporation, the assets of this corporation  
shall be payable to and distributed ratably among the holders of  
record of the Common Shares.

SECTION 3. Voting Rights.

Except as otherwise provided by law, the entire voting power for the election of directors and for all other purposes shall be vested exclusively in the holders of the outstanding Common Shares.

Article VI - Preemptive Rights

Every Shareholder, upon the sale for cash of any new stock of this Corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

Article VII - Initial Principal Office,  
Registered Office & Agent

The street address of the principal office of this corporation is 17884 EAST COLONIAL DRIVE, ORLANDO, FL 32820. The mailing address for the principal office and registered office is 17884 EAST COLONIAL DRIVE, ORLANDO, FL 32820.

The name of the initial registered agent of this corporation at that address is **ESTERLINA SOL BROWNING**.

Article VIII - Management of Corporation by Shareholders

The name and address of the person signing these Articles is:

**ESTERLINA SOL BROWNING  
17884 EAST COLONIAL DRIVE  
ORLANDO, FL 32820**

Article IX - Bylaws

The power to adopt, alter, amend or repeal bylaws shall be vested in the Shareholders.

**Article X - Initial Board of Directors**

The corporation shall have one (1) Director initially. The number of directors may be either increased or decreased from time to time in accordance with the bylaws, but shall never be less than one (1). The name and address of the initial Director of this corporation is:

**ESTERLINA SOL BROWNING  
17884 EAST COLONIAL DRIVE  
ORLANDO, FL 32820**

**Article XI - Calling of Special Meetings**

Special meetings of Shareholders may be called as authorized in the bylaws.

**Article XII - Shareholder Quorum and Voting**

A majority of the shares entitled to vote, represented in person or by proxy, shall constitute a quorum at a meeting of Shareholders. If a quorum is present, the affirmative vote of a majority of the shares represented at the meeting and entitled to vote on the subject matter shall be the act of the Shareholders.

**Article XIII - Approval of Shareholders  
Required for Merger**

The approval of the Shareholders of this corporation to any plan of merger shall be required in every case, whether or not such approval is required by law.

**Article XIV - Shareholder Meeting  
Required Unless Action Consented To**

Any action of the Shareholders of this corporation must be taken at a meeting of Shareholders of this corporation, duly called as provided by law, unless consented to in writing as provided in Florida Statutes.

**Article XV - Dividends**

Dividends may be paid to Shareholders out of the unreserved and unrestricted earned or capital surplus of the corporation as provided in Florida Statutes.

**Article XVI - Indemnification**

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

**Article XVII - Amendment**

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

IN WITNESS WHEREOF, the undersigned subscribed have executed the Articles of Incorporation **this 30TH day of NOVEMBER 2001.**

*E. Browning*  
ESTERLINA SOL BROWNING

STATE OF FLORIDA  
COUNTY OF ORANGE

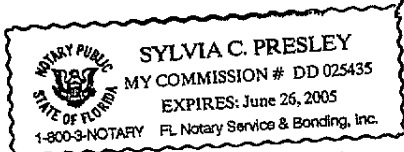
BEFORE ME, a Notary Public authorized to take acknowledgements in the State of County set forth, personally appeared **ESTERLINA SOL BROWNING**, known to me and known by me to be the person who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, in the State of County aforesaid, **this 30TH day of NOVEMBER 2001.**

(seal)

My Commission Expires 6/26/01

*Sylvia C. Presley*  
NOTARY PUBLIC  
*Sylvia C. Presley*



I HEREBY CERTIFY that I am familiar with and accept the duties and responsibilities as registered agent for HOME MORTGAGE SOLUTIONS, INC.

*Robert Breece*  
Witness

*Sylvia C Presley*  
Witness

*E Browning*  
ESTERLINA SOL BROWNING  
Registered Agent

11-30-01  
Date

FILED  
01 DEC -3 AM 9:45  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA