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(Requestor's Name)

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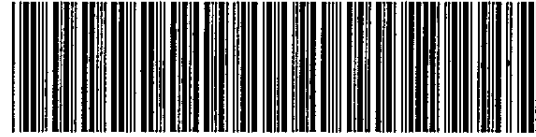
(City/State/Zip/Phone #)

PICK-UP WAIT MAIL

(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____



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02/09/05--01038--008 **78.75

Special Instructions to Filing Officer:

Terry S. STATE
AUTHORIZATION BY PHONE TO
CURRENT *Article*
DATE *2-17-05*
DOC. EXAM *TS*

Office Use Only

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05 FEB -9 PM 2:33
TALLAHASSEE, FLORIDA

2-17-05
D

TRANSMITTAL LETTER

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

SUBJECT: REGAL HOME LOANS, INC
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

\$70.00 Filing Fee
 \$78.75 Filing Fee & Certificate of Status

<input checked="" type="checkbox"/> \$78.75 Filing Fee & Certified Copy	<input type="checkbox"/> \$87.50 Filing Fee, Certified Copy & Certificate of Status
ADDITIONAL COPY REQUIRED	

FROM: SECURE TITLE AGENCIES
Name (Printed or typed)
2827 Post Rock Drive
Tarpon Springs, FL 34688
Address
727-434-1820 or
Daytime Telephone number
727-937-1607

NOTE: Please provide the original and one copy of the articles.

**ARTICLES OF INCORPORATION OF
REGAL HOME LENDING, INC.**

The undersigned hereby organizes a corporation for profit under the provisions of the Florida Business Corporation Act, and pursuant to the following Articles of Incorporation:

ARTICLE I

Name

The name of this corporation is:

REGAL HOME LENDING, INC.

ARTICLE II

Duration

This corporation shall have perpetual existence, commencing upon filing of the Articles of Incorporation.

ARTICLE III

Principal Office and Mailing Address

The address of the principal office of this corporation is 34391 US 19 N., Palm Harbor Florida 34684, and its mailing address is 2827 Post Rock Drive, Tarpon Springs, Florida 34688-7311.

ARTICLE IV

Capital Stock

This corporation is authorized to issue ten thousand (10,000) shares of common stock, each with a par value of one cent (\$.01).

ARTICLE V

Preemptive Rights

This corporation elects to have preemptive rights.

ARTICLE VI

Initial Registered Office and Agent

The street address of the initial registered office of this corporation is 761 Anchorage Lane, Palm Harbor, Florida 34685-1600, and the name of the initial registered agent of this corporation at that address is Judith A. Worthington.

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ARTICLE VII
Incorporator

The name and mailing address of the incorporator is:

Name:

Judith A. Worthington

Address:

761 Anchorage Lane
Palm Harbor, Florida 34685-1600

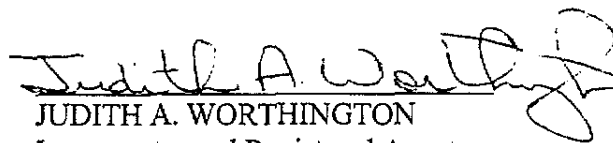
ARTICLE VIII
Indemnification

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

ARTICLE IX
Amendment

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

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 1st day of February, 2005, and the undersigned registered agent acknowledges that she is familiar with, and accepts, the obligations of registered agent of this corporation.


JUDITH A. WORTHINGTON
Incorporator and Registered Agent