Matthew S. Englett, Esq. Craig R: Lynd, Esq. 1 Robert A. Sanders, Jr., Esq. Julie F. Kaufman, Esq. Anwar O. Snobar, Esq. Kristen Buckstein, Esq. H. William Vazquez, Esq.

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1230 Douglas Avenue, Suite 302 Longwood, Florida 32779 407-786-9888 • Fax 407-786-4756 Toll Free 877-419-3523

501 E. Jackson Street, Suite 301 Tampa, Florida 33602 813-223-4363 • Fax 813-223-7454 Toll Free 888-414-2266

The Law Offices of Kaufman, Englett and Lynd, P.A.

6550 N. Wickham Rd., Suite 4 Melbourne, Florida 32940 321-757-0805 • Fax 321-751-1610 Toll Free 800-333-8332

733 W. Colonial Drive, Suite 200 Orlando, Florida 32804 407-481-2535 • Fax 407-481-2575 Toll Free 888-329-0647

400 S. Palmetto Avenue Daytona Beach, Florida 32114 386-253-2225 • Fax 386-253-3175 Toll Free 800-538-0336

343 East Bay Street Jacksonville, Florida 32202 904-353-9858 • Fax 904-353-9859 Toll Free 888-848-6767

Street North, Suite 129 Clearwater, Florida 33760 727-538-4172 • Fax 727-538-4222 Toll Free 800-808-4019

1007 S. Washington Avenue Titusville, Florida 32780 321-269-0350 • Fax 321-385-0640 Toll Free 800-332-8332

101 N. Woodland Blvd., Suite 202 DeLand, Florida 32720 386-736-0011 • Fax 386-736-0361 Toll Free 800-538-0336

600 Brickell Ave., Suite 503 Miami, Florida 33131 305-424-0525 • Fax 305-424-0526 Toll Free 866-300-5429

909 North Dixie Highway West Palm Beach, Florida 33401 561-655-2028 • Fax 561-655-2033

October 30, 2001

Division of Corporations Post Office Box 6327 Tallahassee, FL 32314

> Re: K.E.L. Mortgage, Inc. / Atlas Mortgage, Inc. Articles of Amendment to Articles of Incorporation

To Whom It May Concern:

Enclosed please find the Articles of Amendment to Articles of Incorporation for K.E.L. Mortgage, Inc. and a check in the amount of Thirty Five (\$35.00) Dollars, made payable to the Department of State.

Please address all inquiries and correspondence to the Longwood address found in the letterhead above. Thank you for your consideration in this matter.

Sincerely,

HWV/law **Enclosures**

November 8, 2001

H. WILLIAM VAZQUEZ 1230 DOUGLAS AVE., STE. 302 LONGWOOD, FL 32779

SUBJECT: K.E.L. MORTGAGE, INC. Ref. Number: P01000083642

We have received your document for K.E.L. MORTGAGE, INC. and your check(s) totaling \$35.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name of the person signing the document must be typed or printed beneath or opposite the signature.

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6909.

Velma Shepard Corporate Specialist

Letter Number: 901A00060766

OI NOV 26 AM 8: 22
DIVISION OF CORPORATIONS

Jeffrey S. Kaufman, Esq. Matthew S. Englett, Esq. Craig 'R'. Lynd, Esq. H. William Vazquez, Esq.



Kristen Buckstein, Esq. Michael L. Kim, Esq. David W. Forth, Esq.

K. E. L. Title Insurance Agency, Inc.

733 W. Colonial Dr. Suite 200 Orlando, FL 32804 (407) 481-2535 Voice (407) 481-2575 Fax 1230 Douglas Ave. Suite 302 Longwood, FL 32779 (407) 786-9888 Voice (407) 786-9891 Fax

501 E. Jackson St. Suite 301 Tampa, FL 33602 (813) 223-7466 Voice (813) 275-0513 Fax

201 S. Central Ave. Suite 104 Clayton, MO 63105 (314) 863-7100 Voice (314) 863-7140 Fax

November 19, 2001

Velma Shepard, Corporate Specialist Florida Department of State Division of Corporations Post Office Box 6327 Tallahassee, Florida 32314

Re: KEL Mortgage, Inc. / Atlas Mortgage Associates, Inc.

Dear Ms. Shepard:

Enclosed please find our revised Articles of Amendment to Articles of Incorporation of KEL Mortgage, Inc. Please feel free to give me a call if there are any problems.

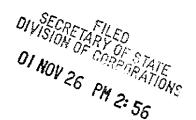
Thank you for your attention to this matter.

Sincerely,

H. William Vazquez

HWV/law Enclosures

ARTICLES OF AMENDMENT TO ARTICLES OF INCORPORATION OF



K.E.L. Mortgage, Inc.	
	-
(present name)	•
(Document Number of Corporation (If known)	

Pursuant to the provisions of section 607.1006, Florida Statutes, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation:

FIRST: Amendment(s) adopted: (indicate article number(s) being amended, added or deleted)

The Articles of Incorporation for K.E.L. Mortgage are hereby amended to reflect a revision of the corporate name. The revised corporate name is now:

Atlas Mortgage Associates, Inc.

This revision is intended to amend Article 1 of the Articles of Incorporation.

SECOND: If an amendment provides for an exchange, reclassification or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself, are as follows:

THIRD:	The date of each amendment's adoption: November 19, 2001
FOURTH	I: Adoption of Amendment(s) (CHECK ONE)
2	The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) was/were sufficient for approval.
	The amendment(s) was/were approved by the shareholders through voting groups. The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):
	"The number of votes cast for the amendment(s) was/were sufficient for approval by
	The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.
	•
	Signed this 19th day of November, 2001.
Signature_	Craig R. Lynd, President (By the Chairman or Vice Chairman of the Board of Directors, President or other officer if adopted by the Shareholders)
	OR
	(By a director if adopted by the directors)
	OR
	(By an incorporator if adopted by the incorporators)
	Craig R. Lynd (Typed or printed name)
	Incorporator / President (Title)