P01000084651

Gulfstream Financial Services of Duval, Inc. HOME TEAM MORTGAGE, INC. 3063 Hartley Rd., Suite 6 Jacksonville, Florida 32257 (904) 655-8546

September 26, 2001

Florida Department of State Division of Corporations Attn: Amendment Section P. O. Box 6327 Tallahassee, FL. 32314

500004613235----09/27/01--01031--008 *****52.50 ******52.50

RE: Name Change for Gulfstream Financial Services of Duval, Inc.

Enclosed please find the original "Articles of Amendment To Articles of Incorporation of Gulfstream Financial Services of Duval, Inc. P01000084651. The purpose of the amendment is to change the name of the corporation to: HOME TEAM MORTGAGE, INC.

Also enclosed is a check for \$52.50 which represents the fee to file the Articles of Amendment plus one certified copy of the amendment and one copy of certificate of status.

Regards.

Robert E. Albritton

President

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ARTICLES OF AMENDMENT TO ARTICLES OF INCORPORATION OF

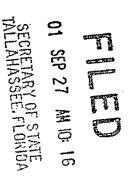
GULFSTREAM	FINANCIAL	SERVICES	OF DUVAL,	INC.
 		-		
	(prese	nt name)		
	P01000084			
(Docum	ent Number o	f Corporation	ı (If known)	_

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)

Article I of the Corporation's Articles of Incorporation is hereby amended to change the name of the Corporation to:

HOME TEAM MORTGAGE, INC.



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: September 26, 2001				
FOURTE	: Adoption of Amendment(s) (CHECK ONE)				
X	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				
_					
<u>_</u>	The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.				
	The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.				
	Signed this 26th. day of September, 2001				
Signature	(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)				
	Robert E. Albritton				
	(Typed or printed name)				
	President				
(Title)					