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P01000107543

(Requestor's Name)

(Address)

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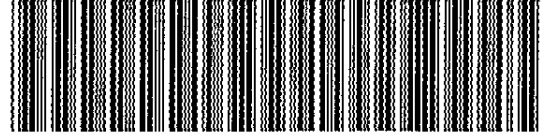
(Business Entity Name)

(Document Number)

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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④

**KORTA & COMPANY**

14502 North Dale Mabry Highway, Suite 200 • Tampa, Florida 33618  
Phone 813-269-8075 • Fax 813-269-7882  
korta@mindspring.com

December 20, 2002

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

**Subject: J.C.M. Mortgage, Inc.**

Dear Sir or Madam:

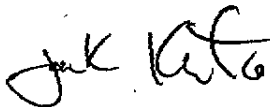
Enclosed for filing please find the original and one copy of Articles of Amendment to Incorporation for the above mentioned corporation and a check in the amount of \$35.00 for the filing fee.

Please return a copy of the filed Articles to the address below:

Korta & Company  
14502 North Dale Mabry Highway  
Suite 200  
Tampa, FL 33618

If you have any questions, please do not hesitate to call.

Sincerely,



Jack Korta

JK/lhw  
Enclosures(3)

Articles of Amendment  
To  
Articles of Incorporation  
Of

J.C.M. MORTGAGE, INC.

(P01000107543)

Document Number of Corporation

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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 – Name

The name of this Corporation shall be:

A Ratewatch Residential 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 is January 01, 2003

**FOURTH:** Adoption of Amendment(s) (Check one)

- 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

\_\_\_\_\_  
(voting group)

- 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.

Signature Jason Medley  
(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 incorporator)

Jason Medley  
(Typed or printed name)

President  
(Title)