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April 29, 2002

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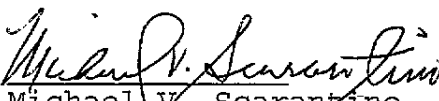
Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

Dear Secretary of State:

Enclosed find one original and a copy of the Articles of Incorporation of At Home Mortgage Centers, Inc..

Also find enclosed a check made payable to the Secretary of State in the amount of \$78.75 which includes the statutory filing fee. Your assistance in establishing the corporation to be known as At Home Mortgage Centers, Inc., is appreciated.

Respectfully,


Michael V. Scarantino

Secretary

MICHAEL SCARANTINO
2136 GLENRIDGE DRIVE
SPRING HILL, FL 34609

ARTICLES OF INCORPORATION
OF
AT HOME MORTGAGE CENTERS, INC.

ARTICLE ONE

The name of the corporation is AT HOME MORTGAGE CENTERS, INC..

ARTICLE TWO

The period of its duration is perpetual.

ARTICLE THREE

The purpose for which the corporation is organized is the transaction of any or all lawful business for which corporations may be incorporated under the Florida Corporation Act.

ARTICLE FOUR

The aggregate number of shares which the corporation shall have authority to issue is One Thousand (1000) at the par value of One Dollar (\$1.00) each.

ARTICLE FIVE

The corporation will not commence business until it has received for the issuance of shares consideration of the value of One Thousand Dollars (\$1,000.00) consisting of money, labor done or property actually received.

ARTICLE SIX

The street address of its initial registered office is 13610 Britton Drive, Hudson, FL, 34667 and the name of its initial registered agent at such address is James T. Keely.

ARTICLE SEVEN

It is the intent of the incorporator that the corporation will qualify under Section 1244 of the Internal Revenue Code.

ARTICLE EIGHT

The number of directors constituting the initial board of directors are two, and the name and address of each person who is to serve as director until the first annual meeting of the shareholders or until their successors are elected and qualified are:

James T. Keely	President/Treasurer
	13610 Britton Drive, Hudson, FL 34667

Michael V. Scarantino	Vice President/Secretary
	2136 Glenridge Dr., Spring Hill, FL 34609

ARTICLE NINE

The Board of Directors is empowered to make, alter or repeal the Bylaws of the corporation without restriction of their powers conferred by statute.

ARTICLE TEN

The names and addresses of each incorporator are:

James T. Keely 13610 Britton Dr., Hudson, FL 34667

Michael V. Scarantino 2136 Glenridge Dr., Spring Hill, FL 34609

ARTICLE ELEVEN

The names and addresses of each subscriber and number of shares of stock each agrees to take are as follows:

<u>Name</u>	<u>Address</u>	<u># of Shares</u>
James T. Keely	13610 Britton Drive Hudson, FL 34667	10
Michael V. Scarantino	2136 Glenridge Dr. Spring Hill, FL 34609	10

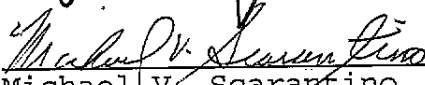
ARTICLE TWELVE

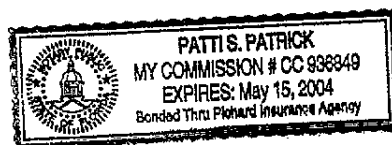
The principal office of the corporation shall be located at
2136 Glenridge Drive, Spring Hill, FL 34609.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this
30TH day of April, 2002.

Signed, sealed and delivered by:


James T. Keely


Michael V. Scarantino



STATE OF FLORIDA
COUNTY OF HERNANDO

I hereby certify that on this day before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared **James T. Keely AND Michael V. Scarantino** to me known to be the persons described in or produced Drivers License's as identification and who executed the foregoing instrument and they acknowledged before me that they executed the same.

Witness my hand and official seal in the County and State last aforesaid this 30th day of April, A.D. 2002.

Patti S. Patrick
Notary Public

SEAL:

My Commission Expires: _____



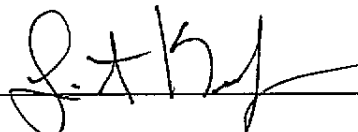
**CERTIFICATE DESIGNATING
REGISTERED AGENT/REGISTERED OFFICE**

Pursuant to the provision of Section 607.325, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating, the registered office/registered agent, in the State of Florida.

1. The name of the Corporation is :
At Home Mortgage Centers, Inc.

The name and address of the registered agent and office is: James T. Keely, 13610 Britton Drive, Hudson, Florida 34667.

Signature: _____



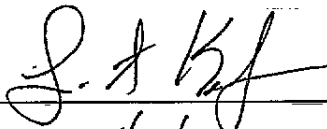
Title: PRESIDENT

Date: _____

4/30/02

Having been named to accept service of process for the above stated Corporation, at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I accept the duties and obligations of section 607.325 Florida Statutes.

Signature: _____



Date: _____

4/30/02