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MICHELLE D. YANCHULA

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*****78.75 *****78.75

June 19, 2002

Secretary of State
Division of Corporations
409 E. Gaines Street
P.O. Box 6327
Tallahassee, Florida 32314

Re: Hometown Mortgage of the Keys, Inc.

Dear Sir or Madam:

Enclosed please find two original Articles of Incorporation for the above referenced corporation, together with a check in the sum of \$78.75 to cover the cost of recording.

Please return a conformed copy to the letterhead address above.

Very truly yours,



Debbie Boyce, Secretary to
James S. Lupino

DB:db
Enclosures

FILED
02 JUN 21 PM 3:00
TALLAHASSEE, FLORIDA

DB 6/21 ✓

FILED
02 JUN 21 PM 3:00
CLERK OF COURT
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
HOMETOWN MORTGAGE OF THE KEYS, INC.

The corporation is organized under the laws of the State of Florida, by and under the provisions of said State providing for the formation, liabilities, rights and privileges and immunities of a corporation for profit. We, the undersigned incorporator(s) of this corporation under Florida Statute 607, as amended, adopt the following Articles of Incorporation.

ARTICLE I

Name

The name of the corporation is: **HOMETOWN MORTGAGE OF THE KEYS, INC.**

ARTICLE II

Purpose

The general nature of the business and the objects and purposes proposed to be transacted and carried on by and powers of this corporation are to do any and all of the things herein mentioned, as fully and to the same extent as natural persons might or could do, viz:

Mortgage broker

To purchase, lease or otherwise acquire, own , hold, use, improve, build upon, construct, equip, license, manage and operate, mortgage, sell, let, convey or otherwise dispose of, real and personal property, either within or without the State of Florida, in the United States, and in foreign countries, and any interest therein, necessary or convenient for the purposes herein expressed,

including stores, shops, plants and commissaries to be used in or in connection with its business.

To acquire, hold, own, dispose of and generally deal in grants, concessions, franchises and contracts of every kind; to cause to be formed, to promote and to aid in any way in the formation of any corporation, domestic or foreign.

To act as financial, business and purchasing agent for domestic and foreign corporations, individuals, partnerships, associations, state governments or other bodies.

To borrow money and contract debts when necessary for the transaction of its business or for the exercise of its corporates to manufacture and sell products under any trademark, letters, patent or copyrights, and grant licenses to do the same, and to carry on any business, manufacturing, or otherwise, which may directly or indirectly effectuate these objects of any of them.

To carry on the business of import and export of general merchandise for all foreign and domestic markets, to export from and import into the United States, its territories and possessions and any and all foreign countries, as principal or agent, and to act as brokers, commissionmen, factors, franchisers, franchisees, and agents for the buyers and sellers, both foreign and domestic, merchandise of every kind or nature, and to sell, purchase and deal with merchandise of every kind of nature.

To acquire the goodwill, rights, and property, and to undertake the whole or any part of the assets or liabilities of any person, firm association, or corporation; to pay for the same in cash, the stock of this corporation, bonds, or otherwise; to hold or in any manner dispose of the whole or any part of the property to purchase; to conduct in any lawful manner the whole or any part of any business so acquired, and to exercise all the powers necessary or convenient in and about the conduct and management of such business.

To enter into, make and perform contract of every kind with any person, firm, association, partnership, syndicate, entity, or corporation, domestic or foreign, municipality, body politic, country, territory, state government, or colony of dependency thereof, domestic or foreign.

To purchase or otherwise acquire, hold, sell, exchange, pledge, hypothecate, underwrite, deal in and dispose of stocks, bonds, notes, debentures, or other evidences of indebtedness and obligations securities of any corporation, company, association, partnership, syndicate, entity, or person, domestic or foreign, or of any domestic or foreign state government, or governmental authority, or of any political or administrative subdivision or department thereof, and certificates or receipts of any kind representing or evidencing any interest in any such stocks, bonds, notes, debentures, evidences of indebtedness, obligations or securities to issue its own shares of stock, bonds, notes, debentures or other evidences or indebtedness, obligations, securities, certificates, or receipts purchased or required by it; and, while the owner or holder of any such stocks, bonds, notes, debentures, evidences of indebtedness, obligations, securities, certificates, or receipts to exercise all the rights of ownership in respect thereof; and to the extent now or hereafter permitted by law, to aid by loan, subsidy, guarantee, or otherwise those issuing creating, or responsible for any such stocks, bonds, notes, debentures, evidences or indebtedness, obligations, securities, certificates or receipts.

To have offices conduct it business, and promote its objects within and without the State of Florida, in other states, the District of Columbia, the territories and colonies of the United States, and in foreign countries, without restrictions as to place or amount.

In general, to carry on any other business or enterprise and exercise all or any of the corporate powers which may be carried on or exercised by a corporation organized under Chapter 607, Florida

Statutes as amended, not forbidden by the laws of the State of Florida.

And further, to do and perform and cause to be done or performed each, any, and all of the acts and things have enumerated, or otherwise granted or permitted by law, and any and all other acts and things insofar as the same may be incidental to or include in any or all of the general powers given, and:

To do all acts and things and conduct and carry on all business and enterprises to the same extent as any natural which is not specifically prohibited by the laws of the State of Florida, United States of America any rule or regulation promulgated thereunder.

The said corporation may perform any part of its business outside the State of Florida, in other states, territories, or possessions of the United States, and in all foreign countries.

ARTICLE III

Capital Stock

The maximum number of shares of stock which this corporation is authorized to have outstanding at any one time is seventy five hundred (7500) shares of common stock of One Dollar (\$1.00) par value.

Authorized capital stock may be paid for in cash, services or property, at a just value to be fixed by the Board of Directors of this corporation at any regular or special meeting.

ARTICLE IV

Voting Rights

Except as otherwise provided by law, the entire voting power for the election of directors and for all purposes shall be vested exclusively in the holder of the outstanding Common Shares.

ARTICLE V

Duration

This corporation is to have perpetual existence commencing on the date of filing of these Articles of Incorporation.

ARTICLE VI

Preemptive Rights

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he may already hold, shall have the right to purchase his prorata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VII

Registered Agent

The Registered Agent of this corporation is Lee Young, whose address is 232 Tide Avenue, Tavernier, Florida 33070.

ARTICLE VIII

Initial Office

The initial business office of this corporation is 85998 Overseas Highway, Islamorada, Florida 33036.

ARTICLE IX

Directors

The initial number of directors of this corporation shall be three (3). The number of directors may be either increased or decreased from time to time by the By-Laws but shall never be less than

one (1).

The names and addresses of the members of the first Board of Directors, who subject to the provisions of the Certificate of Incorporation, the By-Laws and Corporation Laws of the State of Florida, shall hold office for the first year of the corporation's existence, or until their successors are elected and have qualified, are:

<u>Name</u>	<u>Address</u>
John El-Koury	- 228 Coral Avenue, Tavernier, Florida 33070
Lee Young	- 232 Tide Avenue, Tavernier, Florida 33070
Alexa L. Wheeler	- 117 Tequesta Street, Tavernier, Florida 33070

ARTICLE X

Subscribers

The names and address of the subscribers of these Articles of Incorporation are as follows:

<u>Name</u>	<u>Address</u>
John El-Koury	- 228 Coral Avenue, Tavernier, Florida 33070
Lee Young	- 232 Tide Avenue, Tavernier, Florida 33070
Alexa L. Wheeler	- 117 Tequesta Street, Tavernier, Florida 33070

ARTICLE XI

Indemnification

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted.

ARTICLE XII

The corporation shall have the further right and power to:

From time to time determine whether and to what extent and at what times and places, and under what conditions and regulations, the accounts and books of this corporation (other than the stock book) of any of them shall be open to inspection of stockholders; and no document of this corporation except as conferred by statute, unless authorized by a resolution of the stockholders of Board of Directors.

The corporation may in its by-laws confer powers upon its Board of Directors or officers, in addition to the foregoing and in addition to the powers authorized and expressly conferred by statute.

Both stockholders and directors shall have power, if the by-laws so provide, to hold their respective meetings, and to have one or more offices within or without the State of Florida, and to keep the books of this corporation (subject to the provisions of the Statutes of the State of Florida) outside the State of Florida, at such places as may from time to time be designated by the Board of Directors.

The corporation reserves the right to amend, alter, change or replace any provision contained in this Certificate of Incorporation, in the manner now or hereafter prescribed by Statute, and all rights conferred upon stockholders herein are granted subject to this reservation.

DATED this 12 day of June, 2002.


JOHN EL KOURY

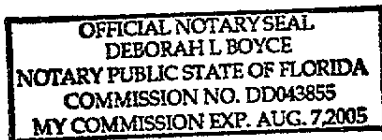

LEE YOUNG


ALEXA L. WHEELER

STATE OF FLORIDA
COUNTY OF MONROE

BEFORE ME, the undersigned authority, personally appeared, JOHN EL-KOURY, to me known to be the person described in and who executed the attached and foregoing Certificate of Incorporation, and who acknowledged before me, according to law, that he made and subscribed the same for the purposes therein mentioned and set forth. I relied upon the following identification of the above named person: personally known

IN WITNESS WHEREOF, I have hereunto set my hand and Official seal at Monroe County, Florida, this 12 day of June, 2002.

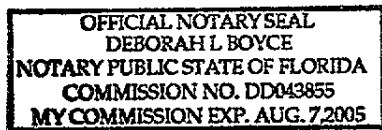


Deborah L. Boyce
Notary Public
My Commission Expires:

STATE OF FLORIDA
COUNTY OF MONROE

BEFORE ME, the undersigned authority, personally appeared, LEE YOUNG, to me known to be the person described in and who executed the attached and foregoing Certificate of Incorporation, and who acknowledged before me, according to law, that she made and subscribed the same for the purposes therein mentioned and set forth. I relied upon the following identification of the above named person: personally known

IN WITNESS WHEREOF, I have hereunto set my hand and Official seal at Monroe County, Florida, this 12 day of June, 2002.



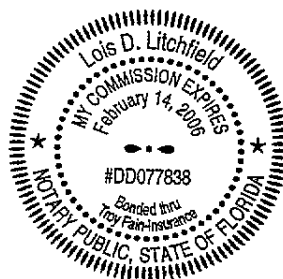
Deborah L. Boyce
Notary Public
My Commission Expires:

STATE OF FLORIDA
COUNTY OF DIXIE

BEFORE ME, the undersigned authority, personally appeared, **ALEXA L. WHEELER**, to me known to be the person described in and who executed the attached and foregoing Certificate of Incorporation, and who acknowledged before me, according to law, that she made and subscribed the same for the purposes therein mentioned and set forth. I relied upon the following identification of the above named person: ALEXA L. WHEELER

IN WITNESS WHEREOF, I have hereunto set my hand and Official seal at Monroe County, Florida, this 13th day of June, 2002.

Lois D. Litchfield
Notary Public
My Commission Expires:



**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM PROCESS
MAY BE SERVED**

In compliance with Section 48.091, Florida Statutes, the following is submitted:

First - that **HOMETOWN MORTGAGE OF THE KEYS, INC.**, desiring to organize or qualify under the laws of the State of Florida, with its principal place of business at 85998 Overseas Highway, Islamorada, Florida 33036, has named LEE YOUNG, located at 232 Tide Avenue, City of Tavernier, State of Florida 33070, as its agent to accept service of process within Florida.

SIGNATURE: _____

Corporate Officer

TITLE President

DATE 6-12-02

Having been named to accept service of process for this 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.

SIGNATURE: _____

Registered Agent

DATE 6-12-02

FILED
02 JUN 21 PM 3:00
CLERK OF DISTRICT COURT
TALLAHASSEE, FLORIDA