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ACCOUNT NO. : 072100000032

REFERENCE : 744885 162199A

AUTHORIZATION :

COST LIMIT : \$ PPD

ORDER DATE : September 16, 2002

ORDER TIME : 11:28 AM

ORDER NO. : 744885-005

CUSTOMER NO: 162199A

CUSTOMER: Rick M. Morse, Cpa
Rick M. Morse, Cpa, P.a.

Suite 300
1700 University Drive
Coral Springs, FL 33071

DOMESTIC FILING

NAME: HOMEPRIDE MORTGAGE, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY

CONTACT PERSON: Norma Hull - EXT. 1115

EXAMINER'S INITIALS:

2002 SEP 16 PM 12:33
SECRETARY OF STATE
TALLAHASSEE, FL 32399-0001

FILED

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

RECEIVED
02 SEP 16 AM 11:57
DIVISION OF CORPORATION

09/16/02

**ARTICLES OF INCORPORATION OF
HOMEPRIDE MORTGAGE, INC.**

ARTICLE I

NAME

The name of this Corporation shall be:

HOMEPRIDE MORTGAGE, INC.

ARTICLE II

PURPOSE

This Corporation is organized for the purpose of **MORTGAGE BROKERAGE** and transacting any and all lawful business.

ARTICLE III

CAPITAL STOCK

Corporation is authorized to issue **2000** shares of \$ **1** par value common stock.

ARTICLE IV

INITIAL PRINCIPAL OFFICE AND REGISTERED AGENT

The street address of the initial principal office of this Corporation is:

**1601 NORTH PALM AVENUE, SUITE 311A
PEMBROKE PINES, FL 33026**

and the name of the initial registered agent of this Corporation
at the above address is:

MATTHEW STANFORD

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE V

DIRECTORS

This Corporation shall have one director initially. The number of directors may be either increased or diminished from time to time by the By-Laws but shall never be less than one. The name and address of the initial director of this Corporation is:

MATTHEW STANFORD

ENID STANFORD

1601 NORTH PALM AVENUE

1601 NORTH PALM AVENUE

PEMBROKE PINES, FL 33026

PEMBROKE PINES, FL 33026

ARTICLE VI

INCORPORATOR

The name and address of the person signing these Articles of Incorporation is:

MATTHEW STANFORD

1601 NORTH PALM AVENUE, SUITE 311A

PEMBROKE PINES, FL 33026

ARTICLE VII

INDEMNIFICATION

The Corporation shall indemnify any office or director or former director to the full extent permitted by law.

ARTICLE IX

AMENDMENT

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment to them, and any right conferred upon the shareholders is subject to this reservation.

In witness whereof, the undersigned subscriber has executed these Articles of Incorporation on this 13th day of September, 2002.



State of Florida
County of Broward

I hereby certify that on this 13th day of September, 2002,

MATTHEW STANFORD appeared before me, the undersigned authority, to me well

known and known to me to be the individual described in and who executed the foregoing Articles of Incorporation, and acknowledged before me that he executed the same, freely and voluntarily for the purpose therein expressed.


Notary Public

Seal:



Rick M. Morse
Commission # CC 971558
Expires Nov. 8, 2004
Bonded Through
Atlantic Bonding Co., Inc.

CERTIFICATE DESIGNATION

PLACE OF BUSINESS OR DOMICILE
FOR THE SERVICE OF PROCESS WITHIN FLORIDA.

NAMING AGENT UPON WHICH PROCESS MAY BE SERVED.

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

HOMEPRIDE MORTGAGE, INC.

desiring to organize or qualify under the laws of the State of Florida,
with its principal place of business in the city of **PEMBROKE PINES**
has named **MATTHEW STANFORD**

located at **1601 NORTH PALM AVENUE, SUITE 311A**
PEMBROKE PINES, FL 33026

as its agent to accept service of process within Florida.

Corporate officer _____

Title _____

Date _____

President

9/13/02

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.

Corporate officer _____

Date _____

9/13/02

SEAL OF THE STATE
TALLAHASSEE, FLORIDA

2002 SEP 16 PM 12:33

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