

**Electronic Articles of Incorporation
For**

P02000123079
FILED
November 19, 2002
Sec. Of State

FIDELITY HOME LENDING INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

FIDELITY HOME LENDING INC.

Article II

The principal place of business address:

1409 KINGSLEY AVE.
BLDG. 3, SUITE A
ORANGE PARK, FL. US 32073

The mailing address of the corporation is:

1409 KINGSLEY AVE.
BLDG. 3, SUITE A
ORANGE PARK, FL. US 32073

Article III

The purpose for which this corporation is organized is:

TO ORIGINATE COMMERCIAL AND RESIDENTIAL MORTGAGES FOR
PROFIT.

Article IV

The number of shares the corporation is authorized to issue is:

100

Article V

The name and Florida street address of the registered agent is:

THOMAS J CORREIA
1409 KINGSLEY AVE
BLDG. 3 STE. A
ORANGE PARK, FL. 32073

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: THOMAS J. CORREIA

Article VI

The name and address of the incorporator is:

THOMAS J. CORREIA
1409 KINGSLEY AVENUE
BLDG. 3 , SUITE A
ORANGE PARK FL. 32073

Incorporator Signature: THOMAS J. CORREIA

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: D
THOMAS J CORREIA
1409 KINGSLEY AVE
ORANGE PARK, FL. 32073 FL

Title: D
PETER DALTON
1409 KINGSLEY AVENUE BLDG. 3, STE A
ORANGE PARK, FL. 32073 US

Article VIII

The effective date for this corporation shall be:

11/19/2002