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ACCESS, INC.	236 East 6th Avenue . Tallahassee, Florida 32303 P.O. Box 37066 (32315-7066) ~ (850) 222-2666 or (800) 969-1666 . Fax (850) 222-1666
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AMENDED AND RESTATED

ARTICLES OF INCORPORATION

OF

FIDELITY HOME LENDING INC.

Pursuant to the provisions of Chapter 607, Florida

Statutes, the undersigned Corporation adopts the followings 3

Amended and Restated Articles of Incorporation. This Corporation's Articles of Incorporation were filed on November 19, 2002; Document Number P02000123079.

ARTICLE I - NAME

The name of this Corporation is: Fidelity Home Lending Inc.

ARTICLE II - PRINCIPAL OFFICE

The principal place of business of the Corporation is:

1409 Kingsley Avenue Building 3, Suite A Orange Park, FL 32073

The mailing address of the Corporation is:

1409 Kingsley Avenue Building 3, Suite A Orange Park, FL 32073

ARTICLE III - DURATION

This Corporation commenced its corporate existence on November 19, 2002. This Corporation shall exist perpetually.

ARTICLE IV - PURPOSE

This Corporation is organized for the following purpose:

The transaction of any and all lawful business for which corporations may be incorporated, including but not limited to those powers enumerated in Florida Statutes §607.0302, et, seq., as amended, and the doing of all lawful things related thereto:

ARTICLE V - CAPITAL STOCK

This Corporation is authorized to issue Ten Thousand (10,000) shares of One and NO/100 Dollars (\$1.00) par value common stock. Each outstanding share, regardless of class, shall be entitled to one (1) vote on each matter submitted to a vote at a meeting of the Shareholders, unless otherwise designated as "NONVOTING" by a resolution recorded in the Corporate Minute Book and a similar legend on the subject certificate(s). The shares of stock may be issued for such consideration, having a value not less than the par value of the shares issued therefor, as such value is determined from time to time by the Board of Directors. Said consideration is to be paid in cash or other property, tangible or intangible, or in labor or services actually performed for the Corporation.

ARTICLE VI - REGISTERED AGENT AND OFFICE

The name of the registered agent and the street address of the registered agent of this Corporation is:

Thomas J. Correia 1409 Kingsley Avenue Building 3, Suite A Orange Park, FL 32073

ARTICLE VII - BOARD OF DIRECTORS

The number of Directors may be either increased or decreased from time to time but shall never be less than one (1). All corporate powers shall be exercised by and under the authority of, and the business and affairs of the Corporation shall be managed under the direction of, the Board of Directors. Any and all powers and duties conferred to or imposed upon the Board of Directors, shall be by a resolution of the Shareholders and/or contained within the duly adopted Bylaws of the Corporation.

The names and addresses of the Directors are as follows:

Thomas J. Correia 1409 Kingsley Avenue Building 3, Suite A Orange Park, FL 32073

Peter O. Dalton 1409 Kingsley Avenue Building 3, Suite A Orange Park, FL 32073

ARTICLE VIII - RESTRAINT ON TRANSFER OF SHARES

The Shareholders may, by agreement, impose any reasonable restraint on the transfer or alienation of shares.

ARTICLES IX - INDEMNIFICATION

The Corporation may indemnify any present or former

Officer, incorporator, Director, or person exercising powers and duties of a Director, to the full extent now or hereafter permitted by law.

ARTICLE X - AMENDMENT

The Shareholders reserve the right to alter, amend or repeal any provisions contained in these Amended and Restated Articles of Incorporation, or to adopt new provisions. These Amended and Restated Articles of Incorporation may be amended by a simple majority vote (greater than 50.0%) of the voting stock of the Corporation that is present, at any regular meeting of the Shareholders or at any special meeting of the Shareholders called for that purpose, at which a quorum is present.

ARTICLE XI - ADOPTION

These Amended and Restated Articles of Incorporation were adopted and approved by a unanimous vote of the Directors of the Corporation and a unanimous vote of the Shareholders of the Corporation, which was a sufficient number to approve these Amended and Restated Articles of Incorporation, on March 26, 2003.

IN WITNESS WHEREOF, the undersigned authorized Officers and Directors have executed these Amended and Restated Articles of Incorporation on behalf of the Corporation and in their capacity as Officers and Directors on this 26th day of March, 2003.

Fidelity Home Lending Inc.,

a Florida corporation

BY:

Thomas J. correia, President/Director

ATTEST:

Peter O. Dalton, Secretary/Director

CERTIFICATE OF ACCEPTANCE OF REGISTERED AGENT

Pursuant to Section 48.091 and Section 607.0501, Florida Statutes, the following is submitted:

Fidelity Home Lending Inc.

with its principal office as indicated in the attached Amended and Restated Articles of Incorporation in the State of Florida, has named as its agent to accept service of process within this State:

> Thomas J. Correia 1409 Kingsley Avenue Building 3, Suite A Orange Park, FL 32073

ACKNOWLEDGEMENT:

Having been named as Registered Agent 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 agree to comply with the provisions of said Act.

Thomas J. Corre