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(Requestor's Name)

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(City/State/Zip/Phone #)

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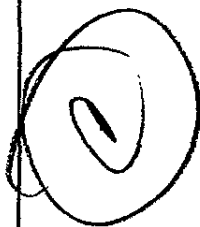
MAIL

(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____

Special Instructions to Filing Officer:



Office Use Only
AUTHORIZED BY PHONE TO
CORRECT Articles
DATE 1/27/03
DOC. EXAM Solomon



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01/16/03--01060--002 **78.75

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1/27

RESPOND TO:
Orlando Office:
2265 Lee Road
Suite 125
Winter Park, Florida 32789

Al Cheneler, P.A.
Attorney at Law

Daytona Beach Office
435 S. Ridgewood Av
Suite 11
Daytona Beach, Florida 32111

Tel: 407-628-2804
Fax: 407-628-4853

Florida Bar Certified Real Estate Specialist
Certified Public Accountant

Tel: 386-255-5555
Fax: 407-628-4853

January 14, 2003

Secretary of State
Division of Corporations
409 E. Gaines St.
Tallahassee, Florida 32399

RE: Florida Home Mortgage, Corp

For the above-referenced corporation, enclosed please find the following:

1. The original signed Articles of Incorporation;
2. A copy of the Articles of Incorporation; and
3. A check in the amount of \$78.75 made payable to the Secretary of State.

The enclosed check to the Secretary of State will cover the following fees:

Filing Fee	35.00
Certified Copy	8.75
Registered Agent Designation	<u>35.00</u>
Total:	\$78.75

Please return the certified copy of the Articles of Incorporation to this office as soon as possible.

Thank you for your prompt attention to this matter.

Sincerely,


Al A. Cheneler

Enclosures

AAC/mb(a)

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLES OF INCORPORATION

OF

HOME LOANS & TITLE SERVICES, INC.

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, do hereby adopt the following Articles of Incorporation:

ARTICLE I NAME

The name of the corporation is:

HOME LOANS & TITLE SERVICES, INC.

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SECRETARY OF STATE
TALLAHASSEE FLORIDA

The principal place of business of this corporation shall be 2265 Lee Road, Suite 125, Winter Park, FL 32789.

ARTICLE II DURATION

The duration of the corporation is perpetual.

ARTICLE III NATURE OF BUSINESS

This corporation may engage in or transact any of all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE IV CAPITAL STOCK

The aggregate number of shares which the corporation is authorized to issue is 7,500 shares of common stock. Such shares shall be of a single class and shall have a par value of \$1.00 per share.

ARTICLE V INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the corporation is 2265 Lee Rd., Suite 125, Winter Park, FL 32789, and the name of its initial registered agent is Al A. Cheneler.

**ARTICLE VI
INITIAL BOARD OF DIRECTORS**

The number of directors constituting the initial board of directors are 2. The number of directors may be increased or decreased from time to time in accordance with the Bylaws but shall never be less than one (1). The name and address of the initial directors of the corporation are as follows:

Jill A. Cheneler
2265 Lee Rd., Suite 125
Winter Park, FL 32789

**ARTICLE VII
INCORPORATORS**

The name and address of each incorporator is as follows:

Al A. Cheneler, Esquire
2265 Lee Road, Suite 125
Winter Park, Florida 32789

**ARTICLE VIII
OFFICERS**

The name and address of the initial officer of the corporation who shall hold office for the first year of the corporation, or until their successors are elected or appointed is:

Jill A. Cheneler
2265 Lee Rd., Suite 125
Winter Park, FL 32789

**ARTICLE IX
INDEMNIFICATION**

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

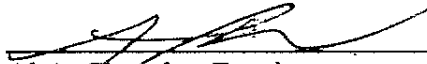
**ARTICLE X
BYLAWS**

The power to adopt, alter, amend or repeal Bylaws shall be vested in the board of directors of this corporation.

**ARTICLE XI
AMENDMENT OF ARTICLES OF INCORPORATION**

These Articles of Incorporation may be amended at any time by a resolution adopted by a majority vote of the board of directors at any annual or special meeting, provided at least ten (10) days written notice is given to each director of the time and place of the meeting and the purpose thereof. Any amendment to the Articles of Incorporation so made must be approved by a majority vote of the shareholders of the corporation.

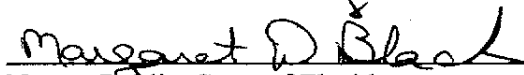

IN WITNESS WHEREOF, the undersigned have signed these Articles of Incorporation on this 14th day of January, 2003.


Al A. Cheneler, Esquire
2265 Lee Road, Suite 125
Winter Park, Florida 32789

STATE OF FLORIDA
COUNTY OF ORANGE

Before me personally appeared AL A. CHENELER, to me well known and known to me to be the person described in and who executed the foregoing Articles of Incorporation and acknowledged to and before me that he executed said instrument for the purpose therein expressed.

WITNESS my hand and official seal this 14th day of January, 2003.


Notary Public, State of Florida
 My Commission CC061736
Expires November 14, 2004

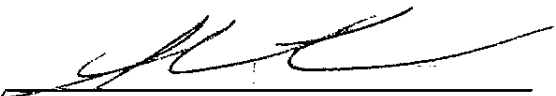
DESIGNATION OF REGISTERED AGENT

HOME LOANS & TITLE SERVICES, INC. desiring to organize under the laws of the State of Florida, with its principal office as indicated in the Articles of Incorporation, at Orlando, Florida, had and does by these presents name Al A. Cheneler as its agent to accept service of process within this State.

ACCEPTANCE OF DESIGNATION OF REGISTERED AGENT

Having been named to accept service of process of the above named corporation, at the place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of said act relating to keeping open said office.

DATED this 14th day of Jan, 2003.


Al A. Cheneler
Registered Agent