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ARTICLES OF INCORPORATION

OF

HOMESIDE MORTGAGE CORP.

The undersigned subscriber to these Articles of Incorporation, a natural person, competent to contract, hereby organizes and incorporates a corporation under the laws of the State of Florida.

ARTICLE I

NAME

The name of the corporation is: Homeside Mortgage Corp.

ARTICLE II

NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or businesses permitted under the laws of the United States, the State of Florida or any other state, country, territory, or nation. The specific nature of business of this corporation is to Broker Mortgages and Provide other lending services in accordance with Florida law.

ARTICLE III

CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is Five Hundred (500) shares of common stock having a nominal or par value of One Dollar (\$1.00) per share.



ARTICLE IV

INITIAL CAPITAL

The amount of capital with which this corporation will begin business is Five Hundred Dollars (\$500.00)

ARTICLE V

BEGINNING OF CORPORATE EXISTENCE

The date of corporate existence shall be the time of subscription and acknowledgment of these Articles of Incorporation.

ARTICLE VI

TERM OF EXISTENCE

This corporation shall exist perpetually.

ARTICLE VII

ADDRESS

The initial post office address of the principal office of this corporation in the State of Florida is: 2211 SW 89th. Ct., Miami, Fl 33165. The Board of Directors may from time to time move the principal office to any other address.

ARTICLE VIII

DIRECTORS

This corporation shall have one (1) director initially. The number of directors may be increased or diminished from time to time by By-Laws adopted by the stockholders, but there shall always be at least one (1) director.

To the extend permitted by law, the corporation shall indemnify and hold harmless each person serving as a director or officer of the corporation, and each person who serves at the request of the corporation as a director or officers of any other corporation, from and against any and all claims and liabilities to which such person shall become subject by reason of his being a director or officer.

The corporation shall reimburse each such person for all costs, legal and other expenses reasonably incurred by him/her in connection with any claim or liability as to which it shall be adjudged that such officer or director is liable to the extend permitted by law. The rights accruing to any person under the foregoing provisions shall not exclude any other right to which he/she may be lawfully entitled, nor shall anything therein contained restrict the right of the corporation to indemnify of reimburse such person in any proper case even though not specifically provided for herein.

No contract or other transaction between this corporation and any other firm or corporation, and no act of this corporation shall in any way be affected or invalidated by the fact that any of the directors of the corporation are pecuniarily or otherwise interested in, or are directors or officers of such firm or corporation, provided that the fact he/she is so interested shall be disclosed or shall have been known to the Board of Directors or such members thereof as shall be present at any meeting of the Board at which action upon any such corporation, or is so interested, may be counted in determining the existence of a quorum at any meeting of the Board of Directors of the corporation which shall authorize any such contract or transaction, and may vote thereat to authorize any such contract or transaction with the like force and effect as if he/she were not a director of officer of such other corporation or not so interested.

ARTICLE IX

INITIAL DIRECTORS

The name and post office address of the initial director of the corporation is

Alberto Someillan, 8798 S.W. 8th. St., Suite #6, Miami, FL 33174

ARTICLE X

INITIAL SUBSCRIBER

The name and post office address of the initial subscriber of these Articles of Incorporation is:

Alberto Someillan, 8798 S.W. 8th. Str., Suite 6, Miami, FL 33174

ARTICLE XI

REGISTERED OFFICE AND REGISTERED AGENT

The Registered Office and Registered Agent of the Corporation shall be:

Alberto Someillan, 8798 S.W. 8th. St., Suite #6, Miami, FL 33174

ARTICLE XII

AMENDMENTS

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by it to the stockholders and approved at the stockholders meeting by a majority of the stock entitled to vote thereon, unless all the directors and all the stockholders sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

IN WITNESS WHEREOF, the undersigned have hereunto set their hands and seal and has acknowledged and filed in Office of Secretary of State of the State of Florida as subscribers of the foregoing Articles of Incorporation, at Miami, Florida, this day of March, 2003

Alberto Someillan Director/President Having been named as Registered Agent and to accept Service of Process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as Registered Agent and agree to act in this capacity. I further agree to comply with the provisions of all Statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as Registered Agent.

Alberto Someillan Registered Agent

STATE OF FLORIDA)
COUNTY OF MIAMI-DADE)

I HEREBY CERTIFY that on this day before me, a Notary Public duly authorized in the State and County named above to take acknowledgments, personally appeared Jorge Gonzalez, Jr., well known to me, who executed the Articles of Incorporation of South Florida Appraisal Technicians Inc., and he executed same for the purposes therein expressed.

WITNESS my hand and official seal, at Miami, Miami-Dade County, Florida this day of March, 2003.

J. Lòdeiro

Notary Public State of

Florida at Large.

OFFICIAL NOTARY SEAL
J LODEIRO
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION NO. CC991364

MY COMMISSION EXP. JAN. 25,2005