

FILED

03 SEP -4 AM 9:54

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

((H03000261740 2)))

Florida Department of State
Division of Corporations
Public Access System

Electronic Filing Cover Sheet

Note: Please print this page and use it as a cover sheet. Type the fax audit number (shown below) on the top and bottom of all pages of the document.

((H03000261740 2)))

Note: DO NOT hit the REFRESH/RELOAD button on your browser from this page. Doing so will generate another cover sheet.

To:

Division of Corporations
Fax Number : (850) 205-0381

From:

Account Name : AVERY, WHIGHAM & WINESETT, P.A.
Account Number : 120010000200
Phone : (941) 334-7040
Fax Number : (941) 334-6528

FLORIDA PROFIT CORPORATION OR P.A.

HOME MORTGAGE USA, INC.

Certificate of Status	0
Certified Copy	0
Page Count	03
Estimated Charge	\$70.00

((H03000261740 2)))

OB 9/5

03 SEP -4 AM 9:54

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

((H03000261740 2)))

**ARTICLES OF INCORPORATION
FOR
HOME MORTGAGE USA, INC.**

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopts these Articles of Incorporation.

**ARTICLE I
(Name and Mailing Address)**

The name of the corporation is HOME MORTGAGE USA, INC., and its mailing address is 1415 Colonial Boulevard #3, Fort Myers, FL 33907.

**ARTICLE II
(Duration)**

The duration of this corporation is perpetual and its existence shall commence on the date of execution and acknowledgment of these Articles.

**ARTICLE III
(Purpose)**

The general purposes for which this corporation is organized are brokering sales and rental transactions, consulting with clients with regard to real estate and related matters and to engage in such other activities as are incidental to or connected with the operation of such business; and to transact any other lawful business for which corporations may be incorporated under the Florida Business Corporation Act.

**ARTICLE IV
(Capital Stock)**

This corporation is authorized to issue 10,000 shares of common stock with a par value of \$1.00 per share.

**ARTICLE V
(Initial Registered Office and Registered Agent)**

The street address of the initial registered office of this corporation is 2248 First Street, Fort Myers, FL 33901, and the name of the initial registered agent of this corporation at that address is Richard W. Winesett.

((H03000261740 2)))

(((H03000261740 2)))

ARTICLE VI
(Preemptive Rights)

Every Shareholder, upon the sale for cash of any new stock of this corporation, shall have the right to purchase his pro rata share (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VII
(Initial Board of Directors)

This corporation shall have one director initially. The number of Directors may be either increased or diminished from time to time by a majority of the shareholders present in person or by proxy at any annual or special meeting of the shareholders but shall never be less than one director nor more than seven directors. The name and address of the initial director of this corporation is:

Larry A. Simons
1415 Colonial Boulevard #3
Fort Myers, FL 33907

ARTICLE VIII
(Incorporators)

The name and address of the person signing these Articles is Richard W. Winesett, 2248 First Street, Fort Myers, FL 33901.

ARTICLE IX
(Bylaws)

The Bylaws of the corporation shall be adopted, altered, amended or repealed and new Bylaws may be adopted, by either the Board of Directors or the Shareholders, but the Board of Directors may not amend or repeal any Bylaw adopted by the Shareholders if the Shareholders specifically provide that the Bylaw is not subject to amendment or repeal by the Directors.

ARTICLE X
(Amendment)

This corporation reserves the right, subject to the approval of persons voting not less than a two-thirds majority of the outstanding fully paid and non-assessable shares of the capital stock of the corporation, to amend or repeal any provision contained in these Articles of Incorporation, or any amendment to them, and any right conferred upon the Shareholders is subject to this reservation.

(((H03000261740 2)))


FILED

03 SEP -4 AM 9:54

((H03000261740 2)))

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation on this 26th day of August, 2003.

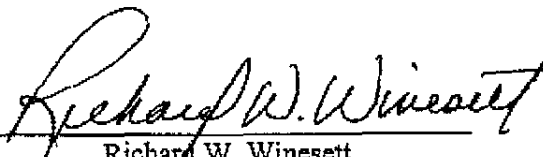
SECRETARY OF STATE
TALLAHASSEE, FLORIDA


Richard W. Winesett, Incorporator

ACCEPTANCE BY REGISTERED AGENT

The undersigned, being the person named as initial registered agent of HOME MORTGAGE USA, INC., is familiar with Sections 607.0501, 607.0502, 607.0505 and 607.1508, Florida Statutes, and accepts the obligations thereunder.

EXECUTED this 26th day of August, 2003.


Richard W. Winesett

((H03000261740 2)))