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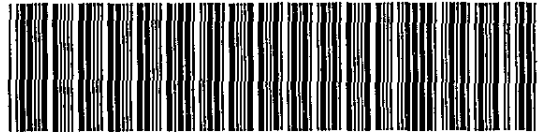
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TALLAHASSEE, FL 32301

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October 8, 2004

Florida Department of State  
Division of Corporations  
Post Office Box 6327  
Tallahassee, Florida 32314

**Re:** Homestead Realty and Credit Management Services Inc.

Dear Ladies and Gentlemen:

I am enclosing an original and one copy of Articles of Incorporation for filing. Would you please file the articles and return a certified copy to me. Also enclosed is our check for the filing fee in the amount of \$78.75. Thank you for your assistance.

Sincerely,

RYAN AND MARKS ATTORNEYS, LLP



Jeffrey B. Marks

JBM/sds  
Enclosures

**ARTICLES OF INCORPORATION**  
**OF**  
**HOMESIDE REALTY AND CREDIT MANAGEMENT SERVICES, INC.**  
**A FLORIDA CORPORATION FOR PROFIT**

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**PREAMBLE:** These Articles of Incorporation were prepared in conformity with, and this corporation is organized under, the provisions of the Florida Business Corporation Act, Florida Statutes Chapter 607.

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Article I.	Name.
Article II.	Principal Office.
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TALLAHASSEE, FLORIDA

**ARTICLE I**  
**NAME**

The name of this corporation shall be HOMESIDE REALTY AND CREDIT MANAGEMENT SERVICES, INC., a Florida corporation for profit.

**ARTICLE II  
PRINCIPAL OFFICE**

The principal place of business or mailing address of this corporation shall be 10890 Taurina Ridge Drive, Jacksonville, Florida 32218.

**ARTICLE III  
CAPITAL STOCK**

The aggregate number of shares of stock that this corporation is authorized to have outstanding at any one time is: 1,000 shares of common, voting stock at \$1.00 par value.

**ARTICLE IV  
TERM OF EXISTENCE**

The existence of this corporation begins as of the time that these Articles are accepted for filing by the Florida Department of State. This corporation is to exist perpetually.

**ARTICLE V  
OFFICERS AND DIRECTORS**

The Board of Directors of this corporation must consist of one or more individuals. The names and street addresses of the initial officers and directors, if any, who shall hold office the first year of the corporation's existence or until their successors are elected, are:

**POSITIONS HELD**

**NAME AND ADDRESS**

President, Treasurer and Director

Teva Schwanna Monroe  
10890 Taurina Ridge Drive  
Jacksonville, Florida 32218

Vice President and Secretary

Douglas Monroe, Sr.  
10890 Taurina Ridge Drive  
Jacksonville, Florida 32218

**ARTICLE VI  
INCORPORATOR**

The name and street address of the incorporator to these Articles of Incorporation is:

Teva Schwanna Monroe  
10890 Taurina Ridge Drive  
Jacksonville, Florida 32218

**ARTICLE VII  
DESIGNATION OF REGISTERED AGENT AND REGISTERED OFFICE**

The name and address of the registered agent and registered office for this corporation are:

Teva Schwanna Monroe  
10890 Taurina Ridge Drive  
Jacksonville, Florida 32218

**ARTICLE VIII  
NOTICES**

All notices required by Florida Statutes Chapter 607, including notices to shareholders and directors, may be in writing or in any other mode (including oral) of communications permitted by Florida Statutes Chapter 607, or the By-laws of this corporation.

**ARTICLE IX  
BY-LAWS**

At the organizational meeting of this corporation, the incorporators (or their successors or assigns) shall adopt the initial by-laws. By-laws may be adopted, amended, or repealed, as provided by Florida Statutes, Chapter 607, or the by-laws themselves.

**ARTICLE X  
PURPOSE AND POWERS OF THIS CORPORATION**

This corporation is organized for the purpose of transacting any and all lawful business. This corporation shall have all the powers now existing or hereafter given to it by any applicable jurisdiction, including, but not limited to, all powers given by Florida Statutes, Chapter 607.

**ARTICLE XI  
PRE-EMPTIVE RIGHTS**

Every shareholder, upon the sale for cash of any new capital stock of this corporation

of the same kind, class, or series, as the case may be, as that which he/she already holds, shall have the right to purchase his/her prorata share (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

## **ARTICLE XII AMENDMENTS**

The procedure for proposing and adopting amendments to these Articles of Incorporation shall be as provided by Florida Statutes, Chapter 607.

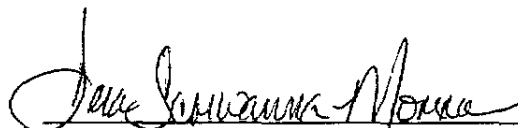
## **ARTICLE XIII TAXATION**

This corporation shall be entitled to make elections or adopt plans from time to time as provided by Federal, State, or local tax laws and regulations.

## **ARTICLE XIV INDEMNIFICATION OF OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS**

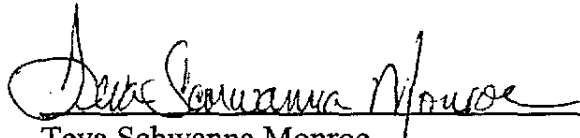
This corporation shall have the power to purchase and maintain insurance on behalf of any person who is or was an officer or director of this corporation, or is or was serving at the request of this corporation as an officer or director of another corporation, against any liability asserted against any of them and incurred by any of them in that capacity, or arising out of their status as such, whether or not the corporation would have the power to indemnify against such liability under the provisions of this Article.

The undersigned incorporator has executed these Articles of Incorporation this 8<sup>th</sup> day of October, 2004.

  
Teva Schwanna Monroe

## ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT

I, Teva Schwanna Monroe, having been named to accept service of process for the above stated corporation, at the place designated in these Articles of Incorporation, hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I accept the duties and obligations of Section 607.0505, Florida Statutes.

  
Teva Schwanna Monroe

Date: October 8, 2004

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TALLAHASSEE, FLORIDA