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February 21, 2005

Florida Department of State Division of Corporations New Filings Section 409 East Gaines Street Tallahassee, Florida 32399 (850) 245-6052 Office

Dear Division Professional Staff:

Please find attached one original and a copy of the Articles of Incorporation for YOUR HOME MORTGAGE COMPANY OF SOUTHWEST FLORIDA, INC.

Please also find a check in the amount of \$ 78.75 for all fees required to file this corporation with the State of Florida. If you have any questions regarding this corporation, please call (239) 274-8022 Office.

Sincerely, AL Wellet

R. Alan Welch

3677 Central Avenue, Suite "G" Fort Myers, Florida 33901

(239) 274-8022 Office (239) 274-8019 Fax

ARTICLES OF INCORPORATION

OF

YOUR HOME MORTGAGE COMPANY OF SOUTHWEST FLORIDA, INC.

The undersigned subscribers to these Articles of Incorporation, each a natural person competent to contract, hereby associate themselves together to form a corporation for profit under the laws of the State of Florida.

ARTICLE I

The name of this corporation shall be YOUR HOME MORTGAGE COMPANY OF SOUTHWEST FLORIDA, INC.

ARTICLE II

The general nature of the business, and the objects and purposes to be transacted and carried on, are to do any and all of the things herein mentioned as fully and to the same extent as natural persons might or could to, viz., the corporation may engage in any activity of business permitted under the laws of the United States and the State of Florida and shall possess all of the powers granted corporations under the provisions of Chapter 607, Florida Statues.

ARTICLE III

The authorized capital stock of this corporation shall be 600 shares of common stock having a par value of \$ 1.00 per share.

ARTICLE IV

The amount of capital with which this corporation shall commence business shall be \$ 600.00

ARTICLE V

This corporation shall commence upon compliance with the requirements of Florida Law, and its existence shall be perpetual.

ARTICLE VI

The names and post office addresses of the subscribers to the Certificate of Incorporation are:

NAME	ADDRESS
Linda F. Jones	3677 Central Avenue, Ste I Fort Myers, FL 33901
William L. Holderfield	3677 Central Avenue, Ste I Fort Myers, FL 33901

The subscribers are over the age of eighteen years and are residents of the State of Florida.

ARTICLE VII

The name and street address of the members of the first Board of Directors who shall hold office for the first year of existence of the corporation or unit successors are elected or appointed pursuant to the By-Laws of this corporation, are as follows:

NAME	ADDRESS
•	
Linda F. Jones	3677 Central Avenue, Ste I Fort Myers, FL 33901
William L. Holderfield	3677 Central Avenue, Ste I Fort Myers, FL 33901

ARTICLE VIII

The corporation shall be governed by a Board of not less than 1 (One) nor more than 7 (Seven) directors, with the exact number to be established by the By-Laws.

ARTICLE IX

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by a majority of the Stockholders entitled to vote thereon, unless all manifesting their intention that a certain amendment of these Articles of Incorporation be made.

ARTICLE X

In pursuance of Section 49.091, Florida Statutes, the following is submitted in compliance with said act:

That "Your Home Mortgage Company Of Southwest Florida, Inc.", desiring to organize under the Laws of the State of Florida, with its registered office at 3677 Central Avenue, Ste I, Fort Myers, Florida, 33901, as its agent to accept service of process within this State.

The principal place of business is 3677 Central Avenue, Suite I, Fort Myers, Florida, 33901.

ARTICLE XI

No director or officer shall be liable to the corporation or any of its stockholders for monetary damages for breach of fiduciary duty as a director or officer, except with respect to:

- (1) A breach of the director's or officer's duty of loyalty at the corporation or its stockholders, derived an improper personal benefit.
- (2) Acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of Law.
- (3) Liability under Section 607.144 of the Florida General Corporation Law, or
- (4) A transaction from which the director or officer derived an improper personal benefit. The corporation shall indemnify to the fullest extent permitted by Section 607.014 of the Florida General Corporation Act, as amended from time to time, each person that such Section grants the corporation the power to indemnify.

ARTICLE XII

By-Laws:

The By-Laws shall be adopted at the initial stockholders meeting of the Corporation and said By-Laws may be changed by a majority of shares at any annual or special meeting of the shareholders.

Executed by the undersigned this 21th Day of February, 2005.

State of Florida] County of Lee

Before me, the undersigned authority, personally appeared Ms. Linda F. Jones, to me well known and known to me to be the person who first being duly sworn by me, deposes and acknowledges before me that he executed the foregoing Articles of Incorporation.

SWORN AND SUBSCRIBED TO before me this 21th Day of February, 2005.

Notary Public

My Commission Expires:

and the . I have Atlantic Bonding Co., Inc. Acceptance by Registered Agent, the undersigned being the person named as the initial registered agent of

NOTARY PUBLIC-STATE OF FLORIDA

-Lisa Maitland

Commission # DD389076

Expires: MAR. 02, 2009

Dated this 21th Day of February, 2005.

designation and agrees to serve.

"Realty Alternatives, Inc.", hereby accepts such

Richard A. Welch, as registered agent