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TRANSMITTAL LETTER

Department of State  
Division of Corporations  
P. O. Box 6327  
Tallahassee, FL 32314

400002632894--4  
-09/04/98-01122-014  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

**SUBJECT:** REGIONAL HOME MORTGAGE SERVICES, INC.  
(Proposed corporate name - must include suffix)

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

☐ \$70.00  
Filing Fee

☒ \$78.75  
Filing Fee  
& Certificate

☐ \$122.50  
Filing Fee  
& Certified Copy

☐ \$131.25  
Filing Fee,  
Certified Copy  
& Certificate

**ADDITIONAL COPY REQUIRED**

**FROM:** ELIZABETH RODRIGUEZ ALFARO AND  
LISA KIRSTEN HERNSTROM  
Name (Printed or typed)

11315 BRITHON DRIVE  
Address

ORLANDO, FL 32837  
City, State & Zip

( 407 ) 859 - 1952  
Daytime Telephone number

DIVISION OF CORPORATIONS  
TALLAHASSEE, FLORIDA

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FILED

CP  
9-8-98  
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**NOTE:** Please provide the original and one copy of the articles.

# **ARTICLES OF INCORPORATION**

**OF**

## **REGIONAL HOME MORTGAGE SERVICES, INC.**

We, the undersigned, hereby organize for the purpose of becoming a Corporation under the Florida Business Corporation Act, by and under the laws and provisions of the Statutes of the State of Florida, providing for the formation, rights, privileges, immunities, and liabilities of a Corporation for profit and hereby adopt the following Articles of Incorporation.

### **ARTICLE I - NAME**

The name of the Corporation shall be:

**REGIONAL HOME MORTGAGE SERVICES, INC.**

### **ARTICLE II - PRINCIPAL OFFICE**

The initial principal place of business and mailing address of this Corporation shall be:

11315 Brithon Drive, Orlando, FL 32837

### **ARTICLE III - SHARES**

The number of shares of stock that this corporation is authorized to have outstanding at any one time is 5,000 shares of \$1.00 par value common stock, which should be designated "Common Shares"

### **ARTICLE IV - INITIAL REGISTERED AGENT AND STREET ADDRESS**

The street address of the initial registered office of this Corporation is:

11315 Brithon Drive  
Orlando, FL 32837

The name of the initial registered agent of this Corporation at that address is:

Elizabeth Rodriguez Alfaro

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#### **ARTICLE V - INCORPORATOR**

The name and address of the initial incorporators signing these Articles of Incorporation is as follows:

Elizabeth Rodriguez Alfaro, 11315 Brithon Drive, Orlando, FL 32837  
Lisa Kirsten Hernstrom, 6050 Durbin Road #1, St. Cloud, FL 34771

#### **ARTICLE VI - EFFECTIVE DATE AND DURATION**

This Corporation shall exist perpetually commencing with the first day of filing with the State of Florida Division of Corporations and acknowledgment of these Articles shall commence on this same date.

#### **ARTICLE VII - PURPOSE**

The purpose of the Corporation is to engage in any and all phases of mortgage brokering in general and engage in any business permitted under the statutes and/or laws of the United States of America and of the State of Florida and the Florida Business Corporation Act.

#### **ARTICLE VIII - CAPITAL**

The amount of capital with which the Corporation will begin business shall be \$2,000.00.

#### **ARTICLE IX - DIRECTORS**

This Corporation shall have two directors initially. The number of directors may be increased or decreased from time to time by a majority vote of the stockholders, but there shall never be less than two directors.

#### **ARTICLE X - BOARD OF DIRECTORS**

The names and street addresses of the members of the first Board of Directors are as follows:

Elizabeth Rodriguez Alfaro, 11315 Brithon Drive, Orlando, Fl 32837  
Lisa Kirsten Hernstrom, 6050 Durbin Road #1, St. Cloud, FL 34771

#### **ARTICLE XI - BYLAWS**

The power to adopt, alter, amend, or repeal bylaws shall be vested in the Board of Directors and the Shareholders.

#### **ARTICLE XII - RESTRICTIONS ON TRANSFER OF STOCK**

Shares held by any shareholder may not be resold or otherwise transferred to other persons unless such shares are first offered to the remaining shareholders or this Corporation. The price and terms of which, and the time within which, such shares may be offered and sold shall be further specified by written agreement among all of the shareholders of record and this Corporation.

#### **ARTICLE XIII - ADOPTION OF BYLAWS**

A special meeting of the subscribers or their assigns shall be held, upon the call of the president, for the purpose of completing the organization of the Corporation and the adoption of the bylaws and the transaction of such business as may come before the meeting.

#### **ARTICLE IV - AMENDMENTS**

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the shareholder is subject to this reservation.

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.

Elizabeth Rodriguez Alfaro      9/2/98  
Signature / Registered Agent      Date

IN WITNESS WHEREOF, we have hereunto subscribed our name and affixed our seal to these Articles of Incorporation, on this 2 day of September, 1998.

Elizabeth Rodriguez Alfaro  
ELIZABETH RODRIGUEZ ALFARO  
Lisa Kirsten Hernstrom  
LISA KIRSTEN HERNSTROM

STATE OF FLORIDA

COUNTY OF Ormeau

SS

BEFORE ME, the undersigned authority, personally appeared Elizabeth Rodriguez Alfaro and Lisa Kirsten Hernstrom, each individually, being first duly sworn, deposes and says that each is the individual subscribed in and who executed the foregoing Articles of Incorporation and acknowledge before me that each executed same for the purpose therein expressed. Each identified by me though:

FDL # 4416236609590  
for Elizabeth Rodriguez Alfaro

FDL # 4652531656770  
for Lisa Kirsten Hernstrom

WITNESS my hand and official seal in the above named County and State this 2 day of September, 1998.

[Signature]  
NOTARY PUBLIC, STATE OF FLORIDA AT LARGE

NOTARY SEAL

My Commission Expires: \_\_\_\_\_

