

TRANSMITTAL LETTER

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

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-11/05/98--01047--007
****122.50 *****78.75

SUBJECT: YOUR HOMETOWN MORTGAGE, 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

 X \$122.50
Filing Fee
& Certified Copy

 \$131.25
Filing Fee,
Certified Copy
& Certificate

ADDITIONAL COPY REQUIRED

FROM: Andrea Borell
Name (Printed or typed)

9101 SW 92 Court
Address

Miami, Florida 33176
City, State & Zip

305 275-8132
Daytime Telephone number

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
98 NOV -5 AM 10:35

F. CHESSEB NOV 6 1998

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

The undersigned incorporator(s), for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

YOUR HOMETOWN MORTGAGE, INC.

ARTICLE II PRINCIPAL OFFICE

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

**9101 SW 92 Court
Miami, Florida 33176**

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1,000 shares - \$1.00 par value

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The name and address of the initial registered agent is:

**Andrea Borell
9101 SW 92 Court
Miami, Florida 33176**

ARTICLE V INCORPORATOR(S)

The name(s) and street address(es) of the incorporator(s) to these Articles of Incorporation is(are):

**Andrea Borell
9101 SW 92 Court
Miami, Florida 33176**

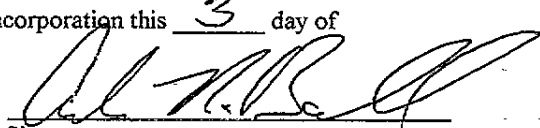
ARTICLE VI INITIAL DIRECTORS AND OFFICERS

The name(s) and address(es) of the initial directors and officers is(are):

**Andrea Borell
9101 SW 92 Court
Miami, Florida 33176**

President/Director

The undersigned incorporator(s) has(have) executed these Articles of Incorporation this 3 day of November, 1998.


Signature

NOTE: Affixing an officer title after a signature of an incorporator does not constitute the designation of officers.

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**CERTIFICATE OF DESIGNATION OF
REGISTERED AGENT/REGISTERED OFFICE**

PURSUANT TO THE PROVISIONS OF SECTION 607.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

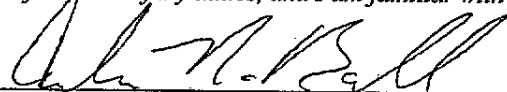
1. The name of the corporation is:

YOUR HOMETOWN MORTGAGE, INC.

2. The name and address of the registered agent and office is:

**Andrea Borell
9101 SW 92 Court
Miami, Florida 33176**

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.


(SIGNATURE)

11/3/98
(DATE)

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DIVISION OF CORPORATIONS, P. O. BOX 6327, TALLAHASSEE, FL 32314