

P99000031607

March 23, 1999

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


John Parrett
RealNet USA, Inc.
1249 North Orange Avenue
Orlando, FL 32804

Subject: FSBO Mortgage, Inc.

Enclosed is an original and one (1) copy of the Articles of Incorporation and a check for \$78.75, which will cover the filing fee and certificate.

Please stamp copy with filing date and return care of pre-paid Airborne Express.

Thank you,


John Parrett
President

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DIVISION OF CORPORATIONS
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ARTICLES OF INCORPORATION
OF

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DIVISION OF CORPORATIONS

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FSBO MORTGAGE, INC.

ARTICLE 1 NAME

The name of the corporation shall be: FSBO Mortgage, Inc.

ARTICLE II PRINCIPAL OFFICE

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

FSBO Mortgage, Inc.
1249 N. Orange Avenue
ORLANDO, FL 32804

ARTICLE III CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is: 1,000,000

ARTICLE IV INITIAL REGISTERED AGENT AND ADDRESS

The initial Board of Directors shall have one member whose name is as follows:

John E. Parrett
1249 North Orange Avenue
ORLANDO, FL 32804

ARTICLE V INCORPORATOR

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

John E. Parrett
1249 North Orange Avenue
ORLANDO, FL 32804

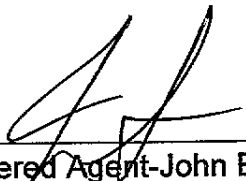
The undersigned has executed these Articles of Incorporation this 30th day of

March, 1999


Incorporator-John E. Parrett

Having been named as registered agent and to accept service of process for FSBO Mortgage, Inc. 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 am familiar with and accept the obligations of my position as registered agent.

Dated: 3/30/99



Registered Agent-John E. Parrett

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