

**ARTICLES OF INCORPORATION
OF
HOMETOWN MORTGAGE SERVICES, INC.
A BODY CORPORATE**

TO THE HONORABLE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA:

The undersigned, **Douglas R. Rohm** and **Edward R. Danielczyk**, acting as incorporators of a corporation under the Code of Alabama, adopt the following Articles of Incorporation for the corporation:

1. The name of the corporation shall be **HOMETOWN MORTGAGE SERVICES, INC.**, and the corporation shall be authorized to operate under that name or use any trade name not now being used by another person, firm or corporation.

2. The purpose for which the corporation is formed is to transact any and all lawful business for which corporations may be incorporated under the laws of the State of Alabama, including:

(a) to subscribe for, purchase or otherwise acquire, underwrite, obtain an interest in, own, hold, pledge, hypothecate, create security interests in, assign, deposit, create trusts with respect to, sell, exchange, or otherwise dispose of and generally deal in and with securities of every kind and description including mortgages, debentures, notes, land trust certificates, warrants, rights, evidences of indebtedness, certificates of interest or other obligations or other securities of any nature howsoever evidenced;

(b) to acquire or become interested in any such securities by original subscription, underwriting, participation in syndicates, or otherwise and irrespective of whether or not such securities are fully paid or subject to further payments or assessments;

(c) to exercise any and all rights, powers, and privileges of individual ownership or interest in respect of any such securities, including the right to promote, manage, participate in, and act as agent for any underwriting, purchase, or selling syndicate or group and otherwise to take part in and assist, in any legal manner, by guaranty or otherwise, the purchase, sale, or distribution of any such securities;

(d) to promote, finance, aid, and assist, financially or otherwise, any body politic, corporation, association, partnership, firm, trustee, syndicate, individual, combination, organization, or other entity;

(e) to purchase, lease, or otherwise acquire, take over, hold, sell, liquidate, or otherwise dispose of the business and properties, of every kind, of corporations, associations, partnerships, firms, trustees, syndicates, individuals, combinations, organizations, and other

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entities and to continue, alter, extend, and develop their business, assume their liabilities, guarantee or become surety for the performance of their obligations, reorganize their capital, and participate in any way in their affairs, and to take over as a going concern and to continue in its own name any business so acquired; and

(f) to act as financial, commercial, special, or general agent or representative of bodies politic, corporations, associations, partnerships, firms, trustees, syndicates, individuals, combinations, organizations, and other entities.

3. The location of the initial registered office of the corporation shall be 5510 Highway 280 South, Suite 203, Birmingham, Alabama, 35242, and the name of its initial registered agent at that address is Edward R. Danielczyk.

4. The authorized capital stock of the corporation shall be ten thousand (10,000) shares having a par value of Ten Cents (\$0.10) per Share.

5. The name and post office addresses of the incorporators are as follows:

<u>Name</u>	<u>Post Office Address</u>
Douglas R. Rohm	420 El Camino Real Chelsea, AL 35043
Edward R. Danielczyk	885 Cremins Road Lawrenceville, GA 30045

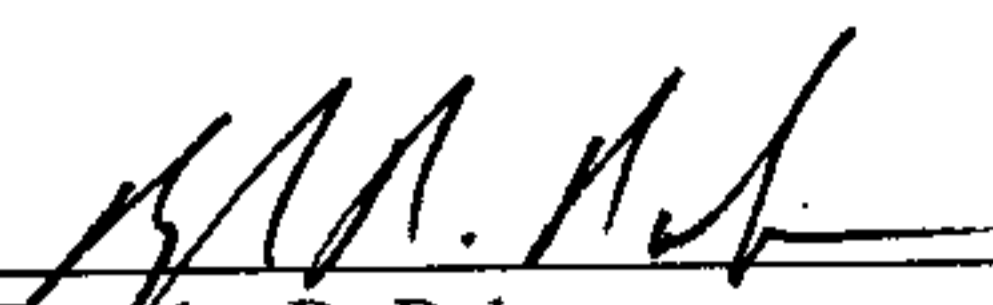
6. The initial number of directors is two and their names and post office addresses are as follows:


<u>Name</u>	<u>Post Office Address</u>
Douglas R. Rohm	420 El Camino Real Chelsea, AL 35043
Edward R. Danielczyk	885 Cremins Road Lawrenceville, GA 30045

7. The period for the duration of the corporation shall be perpetual.

IN WITNESS WHEREOF, the incorporators have hereunto subscribed their names on
this the 15th day of July, 1999.


Witness


Douglas R. Rohm


Witness


Edward R. Danielczyk

THIS INSTRUMENT PREPARED BY:
Timothy M. Fulmer
GORHAM & WALDREP, P.C.
2101 6th Avenue North
Suite 700
Birmingham, Alabama 35203

STATE OF ALABAMA

I, Jim Bennett, Secretary of State of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that

pursuant to the provisions of Section 10-2B-4.02, Code of Alabama 1975, and upon an examination of the corporation records on file in this office, the following corporate name is reserved as available:

Hometown Mortgage Services, Inc.

This domestic corporation name is proposed to be incorporated in Shelby County and is for the exclusive use of Donna Rohm, 420 El Camino Real, Chelsea, AL 35043 for a period of one hundred twenty days beginning July 7, 1999 and expiring November 5, 1999.

In Testimony Whereof, I have hereunto set my hand and affixed the Great Seal of the State, at the Capitol, in the City of Montgomery, on this day.



July 7, 1999
Date

Jim Bennett

Jim Bennett

Secretary of State

Gorham + Waldrop
2101 6th Ave N
Suite 700
B'ham 35203

Attn: Tim Fulmer

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