

**Electronic Articles of Incorporation
For**

P05000065092
FILED
May 04, 2005
Sec. Of State
Ipoole

EPIPHANY MORTGAGE & FINANCIAL SOLUTIONS, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

EPIPHANY MORTGAGE & FINANCIAL SOLUTIONS, INC.

Article II

The principal place of business address:

6630 BURPEE DRIVE SOUTH
JACKSONVILLE, FL. US 32210

The mailing address of the corporation is:

6630 BURPEE DRIVE SOUTH
JACKSONVILLE, FL. US 32210

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

2

Article V

The name and Florida street address of the registered agent is:

LEON C GREENE
6630 BURPEE DRIVE SOUTH
JACKSONVILLE, FL. 32210

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: LEON C. GREENE

Article VI

The name and address of the incorporator is:

SCHMEIKQUA A. GREENE
6630 BURPEE DRIVE SOUTH

JACKSONVILLE, FLORIDA 32210

Incorporator Signature: SCHMEIKQUA A. GREENE

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
SCHMEIKQUA A GREENE P
6630 BURPEE DRIVE SOUTH
JACKSONVILLE, FL. 32210 US

Title: VP
LEON C GREENE VP
6630 BURPEE DRIVE SOUTH
JACKSONVILLE, FL. 32210 US

Article VIII

The effective date for this corporation shall be:

05/03/2005