P020000 52922

TRANSMITTAL LETTER 02 HAY 13 AM 9: 35

SECRETARY OF STATE TALLAHASSEE FLORIDA

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

SUBJECT:	Victory Residential Mortgage Services, Inc.
	0000053907903 -04/30/0201023013 *****78.75 *****78.75
Enclosed is an origin	nal and one(I) copy of the articles of incorporation and a check for:
[] \$70.00 Filing Fee	\$78.75 Filing Fee & Certificate of Status
FROM:	Valeri R Mc Queen
	Name (Printed or typed)
	4113 Bender Rd.
	Address
	Jacksonville, Florida 32207
	City, State & Zip
	904-367-0903 Barry Smith
***************************************	Daytime Telephone number

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



FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

May 6, 2002

VALERI R. MCQUEEN 4113 BENDER RD JACKSONVILLE, FL 32207

SUBJECT: VICTORY RESIDENTIAL MORTGAGE SERVICES, INC.

Ref. Number: W02000012816

We have received your document for VICTORY RESIDENTIAL MORTGAGE SERVICES, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The document must contain a registered agent with a Florida street address and a <u>signed</u> statement of acceptance. (i.e. I hereby am familiar with and accept the duties and responsibilities of Registered Agent.)

The registered agent must sign accepting the designation.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6933.

Dale White Document Specialist New Filings Section

Letter Number: 202A00028145

Ms. White
please find Corrected geticles dated 5/8/02

A thenk for for your assistance and
recommendate.

Servery

Valent, M'Our God Blay for

Division of Corporations - P.O. BOX 6327 - Tallahassee, Florida 32314(

FILED

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ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

SECRETARY OF STATE TALLAHASSEE FLORIDA

ARTICLE I NAME

The name of the corporation shall be:

Victory Residential Mortgage Services, Inc.

PRINCIPAL OFFICE ARTICLE II

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

4113 Bender Road Jacksonville, FL. 32207

ARTICLE III **PURPOSE**

The purpose for which the corporation is organized is:

The purpose is to originate mortgage loans

ARTICLE IV INTIAL **SHARES**

The number of shares of stock is:

Ten Thousand (10,000)

ARTICLE V INITIAL OFFICERS/DIRECTORS (optional)

The name(s),address(es) and title(s):

Valerie R. McQueen-4113 Bender Rd Jax., FL. 32207 (President/CEO)

Troy C. Rector, Jr.- 4113 Bender Rd Jax., FL. 32207 (Vice President)

Tiera L. Rector-4113 Bender Rd Jax., FL. 32207 (Secretary)

ARTICLE VI REGISTERED AGENT

The name and Florida street address of the registered agent is: VALERIE R. McQUEEN 4113 Bender Road Jax., FL. 32207

ARTICLE VII INCORPORATOR

The name and address of the incorporator is:

Valerie R. McQueen 4113 Bender Road Jax., FL. 32207

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity

Signature/Registered Agent

Signature/Incorporator

5-8-02 Date 5-8-03

Victory Residential Mortgage Services, Inc. " Mission-Philosophy Statement"

Let it be known that:

The purpose of Victory Residential Mortgage Service, Inc. is encumbered within the realistic scope of its' overall vision, mission and philosophy statement, which indeed shall reflect an in depth concentration of loan origination, mortgage generating, mortgage processing and finally, mortgage brokering. We pledge to implement the best loan package available for our concentrated demographic customer base. Although, not limited to; our dedication is to our customers whom have less than perfect credit. We pledge to assist our customer in becoming "loanable"; through debt solutions: Networking with various programs available through comprehensive debt management and credit awareness. To emancipate a paradigm shift, through a network of integrity and character building efforts where moral standards, self worth and community consciousness are integral in moving towards home ownership through financial and economic responsibility for the betterment of developing these individuals, their families and their communities.