

**Electronic Articles of Incorporation
For**

P04000134229
FILED
September 24, 2004
Sec. Of State
jshivers

DISCOVER VIRTUAL MORTGAGES, 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:

DISCOVER VIRTUAL MORTGAGES, INC.

Article II

The principal place of business address:

21133 MARSH HAWK DR.
LAND O LAKES, FL. 34638

The mailing address of the corporation is:

21133 MARSH HAWK DR.
LAND O LAKES, FL. 34638

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:

10,000

Article V

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

PAUL W JACKSON
21133 MARSH HAWK DR
LAND O LAKES, FL. 34638

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

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Registered Agent Signature: PAUL W JACKSON

Article VI

The name and address of the incorporator is:

PAUL W JACKSON
21133 MARSH HAWK DR
LAND O LAKES, FL 34638

Incorporator Signature: PAUL W JACKSON

Article VII

The effective date for this corporation shall be:

09/24/2004