

705000006319

Division of Corporations

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STATE
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FLORIDA PROFIT CORPORATION OR P.A.

Vision Mortgage, Inc.

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**ARTICLES OF INCORPORATION
OF
VISION MORTGAGE OF NORTH FLORIDA, INC.**

In compliance with the requirements of F.S. Chapter 607, the undersigned hereby acts as an incorporator in adopting and filing the following articles of incorporation for the purpose of organizing a business corporation.

ARTICLE I

The name of the Corporation is: Vision Mortgage of North Florida, Inc.

ARTICLE II

The street address of the principal office of the Corporation is: 2200 Stanford Road, Panama City, Florida 32405.

ARTICLE III

The maximum number of shares this Corporation is authorized to issue is 1,000,000, all of which shall be Common Shares.

ARTICLE IV

The initial street address of the Corporation's registered office is: 434 Magnolia Avenue, Panama City, Florida, 32401. The initial registered agent for the Corporation at that address is: Charles S. Isler, III.

ARTICLE V

The name and street address of the person signing these articles of incorporation is:

Name	Address
Charles S. Isler, III	2200 Stanford Road Panama City, Florida 32405

ARTICLE VI

The Corporation shall indemnify its directors, officers, employees, and agents to the fullest extent permitted by law.

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IN WITNESS WHEREOF, the undersigned incorporator has executed these articles of incorporation.

Charles S. Isler, III
Charles S. Isler, III
Incorporator

January 12, 2005
Date

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for Vision Mortgage Inc. at the place designated in the articles of incorporation, the undersigned is familiar with and accepts the obligations of that position pursuant to F.S. 607.0501.

Charles S. Isler, III
Charles S. Isler, III
Registered Agent

January 12, 2005
Date

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JAN 12 2005
TALLAHASSEE, FLORIDA

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