

**Electronic Articles of Incorporation
For**

P05000107585
FILED
August 02, 2005
Sec. Of State
bmcknight

VISTA MORTGAGE SERVICES, 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:

VISTA MORTGAGE SERVICES, INC.

Article II

The principal place of business address:

12412 SAN JOSE BOULEVARD
SUITE 104
JACKSONVILLE, FL. 32223

The mailing address of the corporation is:

12412 SAN JOSE BOULEVARD
SUITE 104
JACKSONVILLE, FL. 32223

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:

100

Article V

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

R R CRABTREE
8777 SAN JOSE BOULEVARD
BUILDING A, SUITE 200
JACKSONVILLE, FL. 32217

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

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Registered Agent Signature: R.R. CRABTREE

Article VI

The name and address of the incorporator is:

R.R. CRABTREE
8777 SAN JOSE BOULEVARD
BUILDING A, SUITE 200
JACKSONVILLE, FL 32217

Incorporator Signature: R.R. CRABTREE

Article VII

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

Title: D/P
MICHAEL L BRANIFF
12412 SAN JOSE BOULEVARD, SUITE 104
JACKSONVILLE, FL. 32223

Title: VP/S
MARGARET SCHIESZER
12412 SAN JOSE BOULEVARD, SUITE 104
JACKSONVILLE, FL. 32223

Article VIII

The effective date for this corporation shall be:

08/02/2005