

**Electronic Articles of Incorporation
For**

P05000142847
FILED
October 19, 2005
Sec. Of State
dbrown

CBS HOME LENDING 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:

CBS HOME LENDING INC

Article II

The principal place of business address:

9000 REGENCY SQUARE BLVD N STE 210
JACKSONVILLE, FL. 32211

The mailing address of the corporation is:

9000 REGENCY SQUARE BLVD N STE 210
JACKSONVILLE, FL. 32211

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:

1200

Article V

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

M CURT GEISLER
9000 REGENCY SQUARE BLVD N STE 210
JACKSONVILLE, FL. 32211

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

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Registered Agent Signature: M CURT GEISLER

Article VI

The name and address of the incorporator is:

M CURT GEISLER
9000 REGENCY SQUARE BLVD N STE 210
JACKSONVILLE, FL 32211

Incorporator Signature: M CURT GEISLER

Article VII

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

Title: CEO
M CURT GEISLER
9000 REGENCY SQUARE BLVD N STE 210
JACKSONVILLE, FL. 32211

Title: P
HELENE BEAVERS
9000 REGENCY SQUARE BLVD N STE 210
JACKSONVILLE, FL. 32211

Title: V
VERNON BEAVERS JR
9000 REGENCY SQUARE BLVD N STE 210
JACKSONVILLE, FL. 32211

Article VIII

The effective date for this corporation shall be:

10/19/2005