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Division of Corporations
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FLORIDA PROFIT/NON PROFIT CORPORATION

CLEAR VIEW HOME MORTGAGE, INC.

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**ARTICLES OF INCORPORATION
OF
CLEAR VIEW HOME MORTGAGE, INC.**

THE UNDERSIGNED, acting as sole incorporator of **CLEAR VIEW HOME MORTGAGE, INC.**, under Chapter 607 of the Florida Statutes, hereby adopts the following Articles of Incorporation for such corporation:

**ARTICLE I
NAME**

The name of the corporation is Clear View Home Mortgage, Inc.

**ARTICLE II
SHARES**

The number of shares which the corporation shall have authority to issue is Ten Thousand (10,000), consisting of a single class of common stock, One Cent (\$0.01) par value per share.

**ARTICLE III
COMMENCEMENT OF CORPORATE EXISTENCE**

In accordance with Section 607.0203(1), Florida Statutes, the corporation's corporate existence shall commence upon filing of these Articles of Incorporation with the Florida Department of State.

**ARTICLE IV
PRINCIPAL OFFICE**

The address of the Principal Office of the corporation is as follows:

809 South Mills Avenue
Orlando, Florida 32801

The location of the Principal Office shall be subject to change as may be provided in bylaws duly adopted by the Corporation.

**ARTICLE V
MAILING ADDRESS**

The mailing address of the corporation is as follows:

809 South Mills Avenue
Orlando, Florida 32801

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ARTICLE VI
INITIAL REGISTERED OFFICE AND AGENT

The address of the initial Registered Office of the corporation and the initial Registered Agent at such address are as follows:

William R. Lowman, Jr.
Shuffield, Lowman & Wilson, P.A.
1000 Legion Place, Suite 1700
Orlando, Florida 32801

ARTICLE VII
INITIAL BOARD OF DIRECTORS

The number of Directors constituting the initial Board of Directors of the corporation is one (1). The number of Directors may be increased or decreased from time to time, but in no event shall the number of Directors be less than one (1). The name and address of the person who is to serve as initial Director until the first annual meeting of the shareholders of the corporation or until successor Directors are elected and shall qualify is as follows:

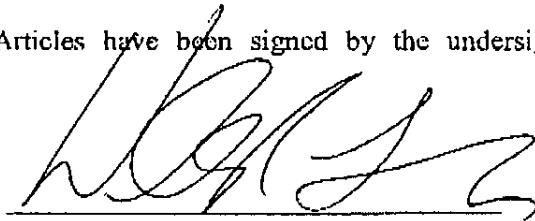
Shannon M. Nelson
809 South Mills Avenue
Orlando, Florida 32801

ARTICLE VIII
INCORPORATOR

The name and address of the sole incorporator of the corporation are as follows:

William R. Lowman, Jr.
Shuffield, Lowman & Wilson, P.A.
1000 Legion Place, Suite 1700
Orlando, Florida 32801

IN WITNESS WHEREOF, these Articles have been signed by the undersigned incorporator this 26th day of March, 2007.



William R. Lowman, Jr., Incorporator

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ShuffieldLowman

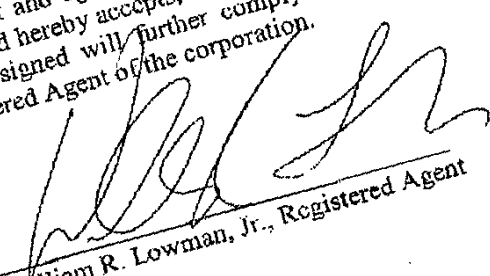
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**ACCEPTANCE OF APPOINTMENT
BY INITIAL REGISTERED AGENT**

THE UNDERSIGNED, an individual resident of the State of Florida, having been named in the foregoing Articles of Incorporation as initial Registered Agent at the office designated therein, hereby accepts such appointment and agrees to act in such capacity. The undersigned hereby states that he is familiar with, and hereby accepts, the obligations set forth in Section 607.0505, Florida Statutes, and the undersigned will further comply with any other provisions of law made applicable to him as Registered Agent of the corporation.

DATED, this 26th day of March, 2007.
William R. Lowman, Jr., Registered Agent