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Florida Department of State

Division of Corporations Public Access System

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FLORIDA PROFIT/NON PROFIT CORPORAT

: (850)785-7454

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Premier Loan Servicing Company, Inc.

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April 22, 2008.

State of Florida Secretary of State

Re: Premier Loan Servicing Company, Inc.

To Whom It May Concern:

I, Sabrina Tillapaugh, acting as Assistant Secretary for and in behalf of National Registered Agents, Inc., do hereby accept appointment as registered agent for "Premier Loan Servicing Company, Inc." in the state of Florida. The name and address where all service of process may be sent is:

NRAI Services, Inc. 2731 Executive Park Drive, Suite 4 Weston, FL 33331

Thank you for your time and consideration in this matter.

Sincerely,

Subrina Tillapaugh, Askistant Secretary

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RC) Betz 927 51 Evenette Drive Suite 1078 West Windson New Jersny 08550 www.hnp.com

toll free 800,767.1553 fax 609,7160820

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ARTICLES OF INCORPORATION

OF

PREMIER LOAN SERVICING COMPANY, INC.

The undersigned, acting as incorporator of a Corporation under the Florida Business Corporation

Act, adopts the following Articles of Incorporation for such corporation:

ARTICLE 1 - NAME

The name of this corporation is Premier Loan Servicing Company, Inc.

ARTICLE II - PURPOSE

This corporation is organized for the purpose of transacting any or all lawful business.

ARTICLE III - CAPITAL STOCK

This corporation is authorized to issue one hundred (100) shares of One Dollar (\$1.00) par value of common stock, which shall be designated "Common Shares".

ARTICLE IV - INITIAL PRINCIPAL OFFICE AND REGISTERED AGENT

The street address of the initial principal office of the corporation is 1605 LBJ Freeway, Suite 710,

Dallas, TX 75234, and the name of the initial registered agent is NRAI Services, Inc., whose address is 2731

Executive Park Drive, Suite 4, Weston, FL 33331.

B APR 23 AH IO: 08
CRETARY OF STATE
LAHASSEE, FLORIO,

THIS INSTRUMENT PREPARED BY: Brian D. Leebrick, Esq. Fla. Bar No. 172634 Barron, Redding, Hughes, Fite, Sanborn, Kiehn & Dickey, P.A. 220 McKenzie Avenue Panama City, FL 32401 (850) 785-7454

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ARTICLE V - MANAGEMENT BY SHAREHOLDERS

The business of this corporation shall be managed by its shareholders rather than a Board of Directors. In the management of the business of this corporation, the act of the shareholders representing the majority of the outstanding shares of the corporation entitled to vote, represented in person or by proxy, shall be the act of the shareholders, except as otherwise provided for in any Shareholders' Agreement entered into. Each shareholder shall be entitled to one vote in person, or by proxy, for each share of voting stock held by him. A majority of the outstanding shares of the corporation entitled to vote, represented in person or by proxy, shall constitute a quorum at any meeting of the shareholders for the management of the business of the corporation.

ARTICLE VI - PREEMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro rata share (as nearly as may be done without the issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VII - CUMULATIVE VOTING RIGHTS

At each election for directors, every shareholder entitled to vote in the election shall have the right to cumulate his votes by giving one candidate as many votes as the number of directors to be elected at that time multiplied by the number of his shares, or by distributing the votes on the same principle among any number of the candidates.

ARTICLE VIII - INDEMNIFICATION

This corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

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ARTICLE IX - TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE X - INCORPORATOR

The name of the person signing these Articles is Brian D. Leebrick whose address is 220 McKenzie Avenue, Panama City, FL 32401.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of

Incorporation this 2214 day of April, 2008.

Brian D. Leebrick, Incorporator

STATE OF FLORIDA COUNTY OF BAY

(SEAL)

*OD 618441

CAPOLL GRISSETT

(Print Name)

Notary Public

Commission # DD 6 16441

My Commission Expires: 31(8)