Electronic Articles of Incorporation For

P02000131446 FILED December 16, 2002 Sec. Of State

EXCLUSIVELY R.E.O., 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:

EXCLUSIVELY R.E.O., INC.

Article II

The principal place of business address:

3600 S. STATE ROAD 7 SUITE 2 MIRAMAR, FL. 33023

The mailing address of the corporation is:

3600 S. STATE ROAD 7 SUITE 2 MIRAMAR, FL. 33023

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:

BRIGETTE A JOBSON 3600 S. STATE ROAD 7 SUITE 2 MIRAMR, FL. 33023 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: BRIGETTE JOBSON

Article VI

The name and address of the incorporator is:

BRIGETTE JOBSON 3600 S. STATE ROAD 7, SUITE 2 MIRAMAR, FL 33023

Incorporator Signature: BRIGETTE JOBSON

Article VII

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

Title: PVST BRIGETTE A JOBSON 3600 S. STATE ROAD 7, SUITE 2 MIRAMAR, FL. 33023

Article VIII

The effective date for this corporation shall be:

01/01/2003