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ACCOUNT NO. : 072100000032

REFERENCE :

AUTHORIZATION

COST LIMIT

ORDER DATE: December 27, 2006

ORDER TIME : 12:54 PM

ORDER NO. : 687890-070

CUSTOMER NO: 7379988

ARTICLES OF MERGER

FIRST AMERICAN REO SERVICING, LLC

INTO

FIRST AMERICAN DEFAULT INFORMATION SERVICES, LLC

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY PLAIN STAMPED COPY

CONTACT PERSON: Amanda Haddan

EXAMINER'S INITIALS:

Certificate of Merger For Florida Limited Liability Company EFFECTIVE DAJE

SECTION IN B. 35

The following Certificate of Merger is submitted to merge the following Florida Limited Liability Company(ies) in accordance with s. 608.4382, Florida Statutes.

FIRST: The exact name, form/entity type, and jurisdiction for each merging party are as follows:

<u>Name</u>	<u>Jurisdiction</u>	Form/Entity Type
First American REO Servicing, LLC	Delaware	LLC
SECOND: The exact name, form/er as follows:	ntity type, and jurisdiction of	the <u>surviving</u> party are
Name	<u>Jurisdiction</u>	Form/Entity Type
First American Default Information Services, LLC	: Florida	LLC

THIRD: The attached plan of merger was approved by each domestic corporation, limited liability company, partnership and/or limited partnership that is a party to the merger in accordance with the applicable provisions of Chapters 607, 608, 617, and/or 620, Florida Statutes.

FOURTH: The attached plan of merger was approved by each other business entity that is a party to the merger in accordance with the applicable laws of the state, country or jurisdiction under which such other business entity is formed, organized or incorporated.				
<u>FIFTH:</u> If other than the date of filing, the effective date of the merger, which cannot be prior to nor more than 90 days after the date this document is filed by the Florida Department of State:				
December 30, 2006				
<u>SIXTH:</u> If the surviving party is not formed, organized or incorporated under the laws of Florida, the survivor's principal office address in its home state, country or jurisdiction is as follows:				
SEVENTH: If the survivor is not formed, organized or incorporated under the laws of Florida, the survivor agrees to pay to any members with appraisal rights the amount, to which such members are entitles under ss.608.4351-608.43595, F.S.				
EIGHTH: If the surviving party is an out-of-state entity not qualified to transact business in this state, the surviving entity:				
a.) Lists the following street and mailing address of an office, which the Florida Department of State may use for the purposes of s. 48.181, F.S., are as follows:				
Street address:				
Mailing address:				
7.056				

b.) Appoints the Florida Secretary of State as its agent for service of process in a proceeding to enforce obligations of each limited liability company that merged into such entity, including any appraisal rights of its members under ss.608.4351-608.43595, Florida Statutes.

NINTH: Signature(s) for Each Party:

Name of Entity/Organization:

Typed or Printed Name of Individual:

First American Default Information Services, LLC

MCHAEL BALADA

First American REO Servicing, LLC

CHRIS LEAVALLY LACE POESTOOM

Corporations:

Chairman, Vice Chairman, President or Officer

(If no directors selected, signature of incorporator.)

General partnerships:

Signature of a general partner or authorized person

Florida Limited Partnerships:

Signatures of all general partners

Non-Florida Limited Partnerships:

Signature of a general partner

Limited Liability Companies:

Signature of a member or authorized representative

Fees: For each Limited Liability Company:

\$25.00 \$35.00

For each Corporation:
For each Limited Partnership:

\$52.50

For each General Partnership: For each Other Business Entity: \$25.00 \$25.00

Certified Copy (optional):

\$30.00

PLAN OF MERGER

FIRST: The exact name, form/entity follows:	type, and jurisdiction for	or each <u>merging</u> party are a
<u>Name</u>	<u>Jurisdiction</u>	Form/Entity Type
First American REO Servicing, LLC	Delaware	LLC
SECOND: The exact name, form/ent as follows: Name	tity type, and jurisdiction	n of the <u>surviving</u> party are <u>Form/Entity Type</u>
First American Default Information Services, LLC	Florida	LLC
See attached Agreement ar	nd Plan of Merger	
(Attach add	itional sheet if necessar	ر _ا ن

FOURTH:

A. The manner and basis of converting the interests, shares, obligations or other securities of each merged party into the interests, shares, obligations or others securities of the survivor, in whole or in part, into cash or other property is as follows:
See attached Agreement and Plan of Merger
(Attach additional sheet if necessary)
B. The manner and basis of converting <u>rights to acquire</u> the interests, shares, obligations or other securities of each merged party into <u>rights to acquire</u> the interests, shares, obligations or others securities of the survivor, in whole or in part, into cash or other property is as follows:
See attached Agreement and Plan of Merger
(Attach additional sheet if necessary)

FIFTH: Any statements that are required by the laws under which each other business entity is formed, organized, or incorporated are as follows:
(Attach additional sheet if necessary)
SIXTH: Other provisions, if any, relating to the merger are as follows:
(Attach additional sheet if necessary)

AGREEMENT AND PLAN OF MERGER

AGREEMENT AND PLAN OF MERGER dated as of December 1, 2006, between First American Default Information Services, LLC, a Florida limited liability company ("Default") and First American REO Servicing, LLC, a Delaware limited liability company ("REO"), (REO may hereinafter be referred to as "Target"), Default and Target being sometimes referred to herein as the "Constituent Entities."

WHEREAS, the managers of each Constituent Entity deems it advisable for the general welfare of its Constituent Entity and its members, that the Constituent Entities merge into a single limited liability company pursuant to this Agreement and the applicable laws of the State of Florida; and

WHEREAS, the Constituent Entities desire to adopt this Agreement as a Plan of Reorganization and to consummate the merger in accordance with the provisions of Section 368(a)(1)(A) of the Internal Revenue Code of 1986, as amended and the regulations thereunder;

NOW, THEREFORE, the Constituent Entities agree that Target shall be merged with and into Default as the surviving limited liability company in accordance with the applicable laws of the State of Florida, that the name of the surviving limited liability company shall continue to be Default (which in its capacity as surviving entity is hereinafter called the "Surviving Entity"), and that the terms and conditions of the merger and the mode of carrying it into effect shall be as follows:

Section 1. Effective Date

The merger provided for in this Agreement shall become effective upon the completion of the following:

- (1) Adoption of this Agreement by the members of Default and Target pursuant to the laws of the States of Delaware and Florida;
- (2) Execution and filing of the appropriate merger documentation required by the State of Delaware.

The Constituent Entities shall agree upon the date (the "Effective Date") on which the Certificate of Merger shall be filed with each of the respective Secretaries of State, but such filings shall take place with reasonable promptness after the approval of this Agreement by the shareholders and members of the Constituent Entities and the fulfillment or waiver of the terms and conditions in Sections 10 and 11.

Section 2. Governing Law

The Surviving Entity shall be governed by the laws of the State of Florida.

Section 3. Certificate of Formation

The Certificate of Formation of Default shall be the Certificate of Formation of the Surviving Entity from and after the Effective Date, subject to the right of the Surviving Entity to amend its Certificate of Formation in accordance with the laws of the State of Florida.

Section 4. Cancellation of Membership Interests

- 4.1 Cancellation. The mode of carrying the merger into effect and the manner and basis of cancelling the membership interests in Target are as follows:
- (1) Each certificate evidencing ownership of membership interests in Target ("Target Interests") which are issued and outstanding on the Effective Date shall, by virtue of the merger and without any action on the part of the holder thereof, be cancelled and no membership interests in Default shall be issued therefore.
- (2) Each certificate evidencing ownership of membership interests of Default issued and outstanding on the Effective Date or held by Default in its treasury shall continue to evidence ownership of the same number of membership interests of Default.
- 4.2 Cancellation of Certificates. As promptly as practicable after the Effective Date, each holder of an outstanding certificate or certificates theretofore representing any Target Interests shall surrender the same to the Secretary of Default ("Exchange Agent").

Section 5. Management, Board of Directors and Officers

Until the election and qualification of their successors, the manager and any members of the board of directors, if any, of the Surviving Entity shall be the manager and board of directors of Default in office on the Effective Date. The elected officers of the Surviving Entity, if any, who shall continue in office at the pleasure of the manager and/or board of directors of the Surviving Entity, shall be the elected officers of Default on the Effective Date.

Section 6. Effect of the Merger

On the Effective Date, the separate existence of Target shall cease (except insofar as continued by statute), and they shall be merged with and into the Surviving Entity. All the property, real, personal, and mixed, of each of the Constituent Entities, and all debts due to either of them, shall be transferred to and vested in the Surviving Entity, without further act or deed. The Surviving Entity shall thenceforth be responsible and liable for all the liabilities and obligations, of each of the Constituent Entities, and any claim or judgment against either of the Constituent Entities may be enforced against the Surviving Entity.

Section 7. Approval of Members

This Agreement shall be submitted to the members of the Constituent Entities as provided by the applicable laws of the States of Delaware and Texas at meetings called for that purpose or approved by unanimous written consents of such members. There shall be required for the adoption of this Agreement (1) as to Target, the affirmative vote of the holders of a majority its members; and (2) as to Default, the affirmative vote of the holders of at least a majority of its members.

Section 8. Representations and Warranties of Target

Target represents and warrants that:

- 8.1 Organization and Good Standing. Target is a limited liability company duly organized, validly existing, and in good standing under the laws of the State of Delaware, and is qualified to do business as a foreign corporation in each jurisdiction, if any, in which its property or business requires such qualification.
- 8.2 Capitalization. Target's issued and outstanding membership interests, are fully paid and nonassessable. There are no options, warrants, or rights outstanding to purchase membership interests from Target.
- 8.3 No violation. Consummation of the merger will not constitute or result in a breach or default under any provision of any charter, bylaw, indenture, mortgage, lease, or agreement, or any order, judgment, decree, law, or regulation to which any property of Target is subject or by which Target is bound.
- 8.4 Authorization. Execution of this Agreement has been duly authorized and approved by Target's members.

Section 9. Representations and Warranties of Default

Default represents and warrants that:

- 9.1 Organization and Good Standing. Default is a limited liability company duly organized, validly existing, and in good standing under the laws of the State of Florida and is qualified to do business as a foreign limited liability company in each jurisdiction, if any, in which its property or business requires such qualification.
- 9.2 No violation. Consummation of the merger will not constitute or result in a breach or default under any provision of any charter, bylaw, indenture, mortgage, lease, or agreement, or any order, judgment, decree, law, or regulation to which any property of Default is subject.

9.3 Authorization. Execution of this Agreement has been duly authorized and approved by Default's managers or members.

Section 10. Conditions Precedent to Obligation of Target

Target's obligation to consummate this merger shall be subject to fulfillment on or before the Effective Date of each of the following conditions, unless waived in writing by Target.

- 10.1 Default's Covenants. Default shall have performed all covenants required by this Agreement to be performed by it on or before the Effective Date.
- 10.2 Member Approval. This Agreement shall have been adopted by the necessary vote of holders of the membership interests of the Constituent Entities as set forth in Section 7 hereof.

Section 11. Conditions Precedent to Obligation of Default

Default's obligation to consummate this merger shall be subject to fulfillment on or before the Effective Date of each of the following conditions, unless waived in writing by Default.

- 11.1 Target's Covenants. Target shall have performed all covenants required by this Agreement to be performed by it on or before the Effective Date.
- 11.2 Member Approval. This Agreement shall have been adopted by the necessary vote of holders of the membership interests of the Constituent Entities as set forth in Section 7 hereof.

Section 12. Nonsurvival of Representations and Warranties

The representations and warranties set out in Sections 8 and 9 hereof shall not survive the Effective Date, and neither party hereto shall have any claim thereafter against the other party with respect hereto.

Section 13. General Provisions

- 13.1 Further Assurances. At any time, and from time, after the Effective Date, each party will execute such additional instruments and take such action as may be reasonably requested by the other party to confirm or perfect title to any property transferred hereunder or otherwise to carry out the intent and purpose of this Agreement.
- 13.2 Waiver. Any failure on the part of either party hereto to comply with any of its obligations, agreements, or conditions hereunder may be waived in writing by the party to whom such compliance is owed.
 - 13.3 Brokers. Each party represents to the other party that no broker or finder has acted

for it in connection with this Agreement and agrees to indemnify and hold harmless the other party against any fee, loss, or expense arising out of claims by brokers or finders employed or alleged to have been employed by it.

13.4 Notices. All notices and other communications hereunder shall be in writing and shall be deemed to have been given if delivered in person or set by prepaid first-class registered or certified mail, return receipt requested, as follows:

If to Target:

First American REO Servicing, LLC

1 First American Way Santa Ana, CA 92707

If to Default:

First American Default Information Services, LLC

1 First American Way Santa Ana, CA 92707

- 13.5 Entire Agreement. This Agreement constitutes the entire agreement between the parties and supersedes and cancels any other agreement, representation, or communication, whether oral or written, between the parties hereto relating to the transactions contemplated herein or the subject matter hereof.
- 13.6 Headings. The section and subsection headings in this Agreement are inserted for convenience only and shall not affect in any way the meaning or interpretation of this Agreement.
- 13.7 Governing Law. This Agreement shall be governed by and construed and enforced in accordance with the laws of the State of Florida.
- 13.8 Assignment. This Agreement shall inure to the benefit of, and be binding upon, the parties hereto and their successors and assigns; provided, however, that any assignment by either party of its rights under this Agreement without the written consent of the other party shall be void.
- 13.9 Counterparts. This Agreement may be executed simultaneously in two or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

THE REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK

IN WITNESS WHEREOF, the parties to this Agreement pursuant to the approval and authority duly given by resolutions adopted by their respective Managers or members have caused these presents to be executed by the authorized person of each party hereto as the respective act, deed and agreement of each of said entities effective December 30, 2006.

"Default"	
	can Default Information Services, LLC
	mited liability company
Ву:	Church
Title:	Leavell, Manager
Chris	Leavell, Manager
"REO"	
First Ameri	can REO Servicing, LLC,
a Delaware	limited liability company
Ву:	Church
Title:	
Chr	is Leavell, Manager/ Vice-President