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RICHARD C. JANS, P.A.

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FAX (407) 841-8007
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July 14, 2000

VIA OVERNIGHT DELIVERY

Division of Corporations
Department of State
409 East Gaines Street
Tallahassee, Florida 32314
(850) 487-6052

Re: Servicing Advisors, Inc.

Gentlemen:

Enclosed is a check in the amount of \$78.75, to cover the following fees of your office:

Filing Fee	\$35.00
Registered Agent Designation	\$35.00
Certificate of Status	\$8.75

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*****78.75 *****78.75

Also enclosed are an executed original and one copy of the Articles of Incorporation of this corporation, with executed registered agent form. Please file the Articles of Incorporation, and return the notice of filing and the certificate of status to our office.

Thank you for your attention to this matter.

Very truly yours,

Richard C. Jans

RCJ/rcj
encl.

cf 7/20/00

ARTICLES OF INCORPORATION

OF

SERVICING ADVISORS, INC.

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

00 JUL 17 AM 11:13

The undersigned, acting as incorporator of a corporation under the Florida Business Corporation Act, adopts the following Articles of Incorporation:

ARTICLE I. NAME

The name of this corporation is Servicing Advisors, Inc.

**ARTICLE II. PRINCIPAL OFFICE OR MAILING
ADDRESS OF CORPORATION**

The principal office and mailing address of this corporation is: 201 E. Pine Street, Suite 500, Orlando, Florida 32801.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is:

10,000 shares of common stock all of one class, having a nominal or par value of ONE DOLLAR (\$1.00) per share.

ARTICLE IV. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 201 E. Pine Street, Suite 500, Orlando, Florida 32801, and the name of the initial registered agent of this corporation at that address is Martin W. Boelens, Jr.

ARTICLE V. INCORPORATOR

The name and address of the incorporator is Richard C. Jans, 201 E. Pine Street, Suite 500, Orlando, Florida 32801.

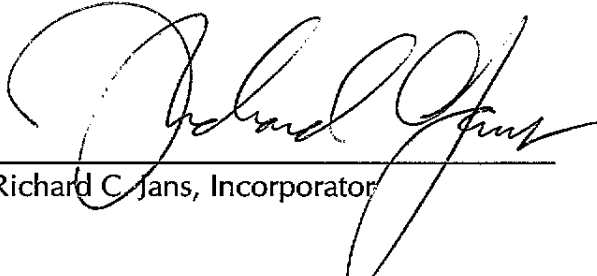
FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

00 JUL 17 AM 11:13

ARTICLE VI. INDEMNIFICATION

The corporation shall indemnify any person to the fullest extent permitted by the Florida Business Corporation Act.

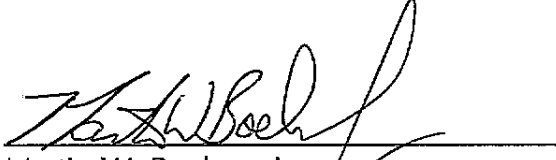
IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this 14th day of July, 2000.



Richard C. Jans, Incorporator

ACCEPTANCE BY REGISTERED AGENT:

I AM FAMILIAR WITH AND ACCEPT THE DUTIES AND RESPONSIBILITIES AS REGISTERED AGENT FOR SAID CORPORATION.



Martin W. Boelens, Jr.