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TRANSMITTAL LETTER

01 JUN -4 PM 2: 49

SEGRETATION STATE JALLAHASSEE, FLORIDA

Department of State Division of Corporations 409 Gaines Street Tallahassee, Fl 32399

600004340506--1 -06/04/01--01128--004 *****70.00 ******70.00

Date: June 1, 2001

Enclosed is an original and one (1) copy of the articles of incorporation for **Southwest Loan Processing & Collection, Inc.** with a check for \$70.00 for filing fees. Please return one stamped copy of the articles to the following:

Sandra Kritch First American Financial Services, Inc. 3000 Gulf To Bay Blvd Suite 103 Clearwater, Fl 33759 (727) 712-2214

FILED

ARTICLES OF INCORPORATION 01 JUN -4 PM 2: 49

SECRETARY OF STATE TALLAHASSEE, FLORIDA

The undersigned, for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE ONE

The Corporate name is Southwest Loan Processing & Collection, Inc.

ARTICLE TWO

Duration

The duration of the Corporation is perpetual.

ARTICLE THREE

<u>Purpose</u>

The Corporation may transact any and all lawful business for which corporations may be incorporated under the Florida General Corporations Act.

ARTICLE FOUR

Capital Stock

The Aggregate number of shares, which the Corporation has authority to issue, is (1000) all of which shall be common shares with a par value of One Dollar.

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ARTICLE FIVE

Registered-Office

The street address of the initial registered office of the corporation is 434 Imperial Drive Largo, Fl 33771. And the name of the initial Registered Agent at such address is Judith A. Thomas.

ARTICLE SIX

Directors

A Board of Directors consisting of a minimum of one director and a maximum of six directors shall manage the business of the Corporation.

ARTICLE SEVEN

<u>Incorporators</u>

The name and address of the Incorporator is:

Joseph M. Kritch First American Financial Services, Inc. 3000 Gulf to Bay Blvd. Suite 103 Clearwater, Florida 33759

Incorporator: / Mel M

Date: 6-1-01

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CERTIFICATED OF REGISTERED AGENT

Pursuant to 48.091 Florida Statutes, the following is submitted in compliance with said Act that Southwest Loan Processing & Collections, Inc. desiring to organize under the laws of the State of Florida, with its principal place of business at 434 Imperial Drive Largo, Fl 33771 named Judith A. Thomas located at 434 Imperial Drive Largo, Fl 33771 it's agent to accept services process within Florida.

ACKNOWLEDGMENT

Having been named to accept service of process for the above Corporation at the place designated in the Certificate, I hereby agree to act in this capacity and to comply with provisions of said statutes relative to the proper and complete performance of my duties.

DATED:

This 31st day of May 2001.

Judith A. Thomas Registered Agent SECKE FAN OF STATE
TAIL AHASSEE, FLORIDA