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(Business Entity Name)

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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Via UPS

March 18, 2003

Department of State
Division of Corporations
409 E. Gaines St.
Tallahassee, FL 32399

Re: Default Servicing, Inc.

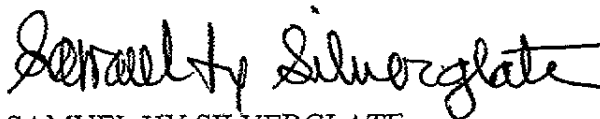
Gentlemen:

With reference to the above-captioned entity, I am enclosing the original and a photocopy of Articles of Incorporation for filing.

Please process this filing and return a certified copy of the filed Articles of Incorporation, together with a Certificate of Status, to the undersigned.

A check, in the amount of \$87.50, is enclosed to cover the costs for same.

Yours very truly,



SAMUEL HY SILVERGLATE

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**ARTICLES OF INCORPORATION
OF
DEFAULT SERVICING, INC.**

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**SECRETARY OF STATE
TALLAHASSEE, FLORIDA**

**ARTICLE I
CORPORATE NAME**

The name of this Corporation shall be:

DEFAULT SERVICING, INC.

**ARTICLE II
INITIAL PRINCIPAL OFFICE**

The initial principal office and post office address of the Corporation shall be 801 S. University Dr., Suite 500, Plantation, FL 33324. The Board of Directors may, at any time and from time to time, move the principal office of the Corporation to any location within or without the State of Florida.

**ARTICLE III
NATURE OF CORPORATE BUSINESS**

The Corporation may engage in any activity or business, permitted under the laws of the United States and under the laws of the State of Florida, including, but not necessarily limited to, loan-default and other real estate servicing.

**ARTICLE IV
CAPITAL STOCK**

The Corporation is authorized to issue a maximum of One Thousand (1,000) shares of stock, which shall be common stock having One and 00/100 (\$1.00) Dollar par value. The consideration to be paid for each share of stock shall be fixed by the Board of Directors.

**ARTICLE V
INITIAL REGISTERED AGENT
AND
INITIAL REGISTERED OFFICE**

The Corporation's initial Registered Agent and Registered Office in the State of Florida shall be:

**FORREST G. McSURDY
801 S. University Dr.
Suite 500
Plantation, FL 33324**

**ARTICLE VI
BOARD OF DIRECTORS**

The number of Directors may be altered from time to time by By-Laws adopted by the Stockholders; however, the Corporation shall have no less than one (1) Director at any time.

**ARTICLE VII
INITIAL DIRECTORS**

The name and post office address of each member of the first Board of Directors is:

FORREST G. McSURDY
801 S. University Dr.
Suite 500
Plantation, FL 33324

The members of the first Board of Directors shall hold office until the first Annual Meeting of the Stockholders of the Corporation.

**ARTICLE VIII
INCORPORATORS**

The name and post office address of each Incorporator, executing these Articles of Incorporation, is as follows:

FORREST G. McSURDY
801 S. University Dr.
Suite 500
Plantation, FL 33324

**ARTICLE IX
COMMENCEMENT DATE**

Corporate existence will commence on the date of filing of the Articles of Incorporation with the Secretary of State.

The undersigned Incorporator(s), for the purpose of forming a corporation to do business within the State of Florida, does make and file these Articles of Incorporation, hereby declaring and verifying that the facts herein stated are true.

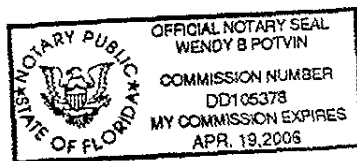

FORREST G. McSURDY

**STATE OF FLORIDA
COUNTY OF BROWARD**

BE IT REMEMBERED that on this day before me, a Notary Public duly authorized in the State and County named above to take acknowledgments, personally appeared FORREST G. McSURDY, to me known to be the person(s) described as the Incorporator(s) in the foregoing Articles of Incorporation; said person(s) produced the following form(s) of identification:

_____, or is/are personally known to me and did take an oath; and said person(s) acknowledged before me that he/she/they executed said Articles of Incorporation.

WITNESS my hand and official seal in the State and County last aforesaid, this 18th day of March, 2003.



Notary Public, State of Florida

Print Name: Wendy B. Potvin

My commission expires:

**CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE
SERVICE OF PROCESS WITHIN FLORIDA, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED:**

IN COMPLIANCE WITH SECTION 48.091, FLORIDA
STATUTES, THE FOLLOWING IS SUBMITTED:

FIRST - THAT DEFAULT SERVICING, INC., DESIRING TO
ORGANIZE OR QUALIFY UNDER THE LAWS OF THE
STATE OF FLORIDA, WITH ITS PRINCIPAL PLACE OF
BUSINESS AT

CITY OF PLANTATION

STATE OF FLORIDA

HAS NAMED FORREST G. MCSURDY

LOCATED AT

801 S. UNIVERSITY DR.
SUITE 500
PLANTATION, FL 33324

AS ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN
FLORIDA.

SIGNATURE:

Forrest G. McSurdy

TITLE: Incorporator

DATE: March 18, 2003

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE
STATED CORPORATION AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I
HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY
WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND
COMPLETE PERFORMANCE OF MY DUTIES.

SIGNATURE:

Forrest G. McSurdy
(Registered Agent)

DATE: March 18, 2003

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