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(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

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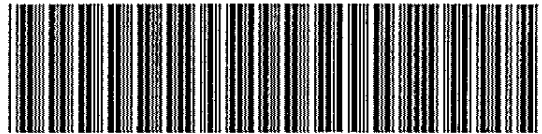
(Business Entity Name)

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10/29/04--01026--004 **78.75

FILED
04 OCT 29 AM 8:00
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

10/31/04

LAW OFFICE
YALE MANOFF, P.A.
4400 N. FEDERAL HIGHWAY, SUITE 210-26
BOCA RATON, FLORIDA 33431

MEMBER FLORIDA AND NEW JERSEY BARS

TELEPHONE: 561-393-5000
FAX: 561-393-9778

October 26, 2004

Secretary of State
Division of Corporations
Post Office Box 6327
Tallahassee, Florida 32314

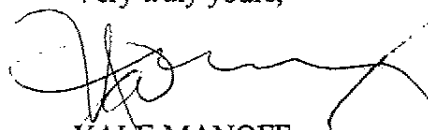
RE: FIRST AMERICAN REALTY SERVICES, INC.

Dear Sir/Madam:

Enclosed please find the original and one (1) copy of the Articles of Incorporation for Debt Solutions, Inc., together with my firm check in the amount of \$78.75 representing the filing fee and the fee for a certified copy of same. Accordingly, I would appreciate your filing this corporation and providing me with a certified copy of the Articles at your earliest convenience. I am enclosing a return envelope for your convenience.

Thank you for your cooperation in this regard, and should you have any questions, please do not hesitate to contact me.

Very truly yours,


YALE MANOFF

YM:kg
Enclosures

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
FIRST AMERICAN REALTY SERVICES, INC., a Florida Corporation

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I.

The name of this Corporation is:

FIRST AMERICAN REALTY SERVICES, INC., a Florida Corporation

ARTICLE II.

This Corporation shall exist in perpetuity commencing on the date of execution and acknowledgment of these Articles of Incorporation.

ARTICLE III.

The Corporation may engage in any activity or business permitted under the laws of the United States and the State of Florida.

ARTICLE IV.

This Corporation is authorized to issue 10,000 shares of \$1.00 par value common stock which shall be designated as "Common Shares."

ARTICLE V.

In the event of any voluntary or involuntary liquidation, dissolution or winding up of this Corporation the assets of the Corporation shall be payable to and distributed ratably among the holders of record of the Common Shares.

ARTICLE VI.
VOTING RIGHTS:

Except as otherwise provided by Law, the entire voting power for the election of Directors and for all other purposes shall be vested exclusively in the holders of the outstanding Common Shares.

ARTICLE VII.
PREEMPTIVE RIGHTS:

Every shareholder, upon the sale for cash of any new stock of this Corporation of the same kind, class or series as that which he already holds, shall have the right to purchase his pro-rata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VIII.

The street address of the initial registered office of this Corporation is: **900 North Federal Highway, Suite 420, Boca Raton, Florida 33432**, and the name of the initial registered agent of this Corporation at that address is: **ANDREW W. BRIGNONI**, and the principal place of business of the corporation is **900 North Federal Highway, Suite 420, Boca Raton, Florida 33432**.

ARTICLE IX.

This Corporation shall have One (1) Director initially. The number of Directors may be either increased or diminished from time to time by the By-Laws but shall never be one (1). The name and address of the initial Director of this Corporation is:

ANDREW W. BRIGNONI
900 NORTH FEDERAL HIGHWAY
SUITE 420
BOCA RATON, FLORIDA 33432

ARTICLE X.

The name and address of the person or entity signing these Articles of Incorporation is:

ANDREW W. BRIGNONI
900 NORTH FEDERAL HIGHWAY
SUITE 420
BOCA RATON, FLORIDA 33432

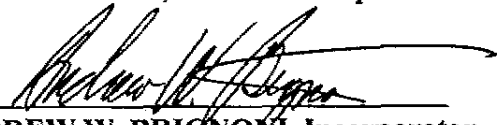
ARTICLE XI.
AMENDMENT:

This Corporation reserves the right to amend or repeal any provisions contained in

these Articles of Incorporation, or any amendments thereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned subscriber has executed these Articles of Incorporation **this 25th day of October, 2004.**

**FIRST AMERICAN REALTY
SERVICES INC., a Florida Corporation**

BY: 
ANDREW W. BRIGNONI, Incorporator


STATE OF FLORIDA)

COUNTY OF PALM BEACH)

I HEREBY CERTIFY on this day, before me, an officer duly authorized to administer oaths and to take acknowledgments, personally appeared **ANDREW W. BRIGNONI**, known to me to be the person described in and who executed the foregoing instrument, who acknowledged before me that he executed the same, that I relied upon the following form of identification of the above-named person; i.e., Florida Drivers License and that an oath was not taken.

WITNESS my hand and official seal, this **25th day of October, 2004**, in the County and State aforesaid.




PRINT NAME: F. M. Meaney
NOTARY PUBLIC, STATE OF FLORIDA
My commission expires: **April 28, 2007**
Commission No: **DD 205544**

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

IN PURSUANCE OF CHAPTER 607.34, FLORIDA STATUTES, THE FOLLOWING IS
SUBMITTED IN COMPLIANCE WITH SAID ACT:

FIRST THAT **FIRST AMERICAN TITLE AND TRUST OF FLORIDA, INC., A FLORIDA
CORPORATION** DESIRING TO ORGANIZE UNDER THE LAWS OF THE STATE OF
FLORIDA, WITH ITS PRINCIPAL OFFICE, AS INDICATED IN THE ARTICLES OF
INCORPORATION AT **900 NORTH FEDERAL HIGHWAY, SUITE 420, BOCA RATON,
FLORIDA 33432** HAS NAMED **ANDREW W. BRIGNONI** LOCATED AT **900 NORTH
FEDERAL HIGHWAY, SUITE 420, BOCA RATON, FLORIDA 33431**, AS ITS AGENT TO
ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

**FIRST AMERICAN REALTY SERVICES., a
Florida Corporation**

BY: 
ANDREW W. BRIGNONI, Incorporator

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 FURTHER AGREE TO COMPLY WITH THE
PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE
PERFORMANCE OF MY DUTIES.

**FIRST AMERICAN REALTY SERVICES, a
Florida Corporation**

BY: 
ANDREW W. BRIGNONI

FILED
04 OCT 29 AM 8:00
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

STATE OF FLORIDA)
COUNTY OF PALM BEACH)

I HEREBY CERTIFY on this day, before me, an officer duly authorized to administer oaths and to take acknowledgments, personally appeared **ANDREW W. BRIGNONI** be the person described in and who executed the foregoing instrument, who acknowledged before me that he executed the same, that I relied upon the following form of identification of the above-named person; Florida Drivers License and that an oath was not taken.

WITNESS my hand and official seal, this **25th day of October, 2004**, in the County and State aforesaid.



F. M. Meaney
PRINT NAME: F. M. Meaney
NOTARY PUBLIC, STATE OF FLORIDA
My commission expires: April 28, 2007
Commission No: DD 205544