

**Electronic Articles of Incorporation
For**

P05000126409
FILED
September 13, 2005
Sec. Of State
jshivers

ENCORE MORTGAGE SOLUTIONS, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

ENCORE MORTGAGE SOLUTIONS, INC.

Article II

The principal place of business address:

13241 UNIVERSITY DRIVE
SUITE 101
FORT MYERS, FL. 33907

The mailing address of the corporation is:

13241 UNIVERSITY DRIVE
SUITE 101
FORT MYERS, FL. 33907

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

The name and Florida street address of the registered agent is:

RAYMOND L SCHUMANN
27200 RIVERVIEW CENTER BLVD.
SUITE 103
BONITA SPRINGS, FL. 34134

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: RAYMOND L. SCHUMANN

Article VI

The name and address of the incorporator is:

PETER ALBERT
9931 LAS CASAS DR.
FT. MYERS FL 33919

Incorporator Signature: PETER ALBERT

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
PETER ALBERT
9931 LAS CASAS DR.
FT. MYERS, FL. 33919