Electronic Articles of Incorporation For

P07000020100 FILED February 13, 2007 Sec. Of State Ipoole

FORECLOSURE AVOIDANCE TEAM, 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:

FORECLOSURE AVOIDANCE TEAM, INC.

Article II

The principal place of business address:

2825 N UNIVERSITY DRIVE #225 CORAL SPRINGS, FL. 33065

The mailing address of the corporation is:

2825 N UNIVERSITY DRIVE #225 CORAL SPRINGS, FL. 33065

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: 100

Article V

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

THE PROSPECTING INSTITUTE, INC 2825 N UNIVERSITY DRIVE 225 CORAL SPRINGS, FL. 33076

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

Registered Agent Signature: KERRY KRUMENACKER

Article VI

The name and address of the incorporator is:

KERRY KRUMENACKER 2825 N UNIVERSITY DRIVE 225 CORAL SPRINGS, FL 33065

Incorporator Signature: KERRY KRUMENACKER

Article VII

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

Title: P THE PROSPECTING INSTITUTE 2825 N UNIVERSITY DRIVE #225 CORAL SPRINGS, FL. 33065

Title: VP NATIONAL LOSS MITIGATION SERVICES, INC. P O BOX 8303 CORAL SPRINGS, FL. 33075

Article VIII

The effective date for this corporation shall be:

02/09/2007

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