

**Electronic Articles of Incorporation
For**

P09000026726
FILED
March 23, 2009
Sec. Of State
jshivers

LOANOVATION INCORPORATED

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:

LOANOVATION INCORPORATED

Article II

The principal place of business address:

10097 CLEARY BOULEVARD
SUITE 301
PLANTATION, FL. 33324

The mailing address of the corporation is:

10097 CLEARY BOULEVARD
SUITE 301
PLANTATION, FL. 33324

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS AS IT PERTAINS TO PROVIDING
INNOVATIVE LOAN INFORMATION AND ANALYTICAL SOLUTIONS TO
FINANCIAL INSTITUTIONS AND OTHER HOLDERS OF RESIDENTIAL,
COMMERCIAL AND CONSUMER LOAN PORTFOLIOS.

Article IV

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

1000000

Article V

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

TRAVIS B SMITH
6001 PALM TRACE LANDINGS DRIVE
#215
DAVIE, FL. 33314

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

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Registered Agent Signature: TRAVIS B SMITH

Article VI

The name and address of the incorporator is:

TRAVIS B SMITH
6001 PALM TRACE LANDINGS DRIVE
#215
DAVIE, FL 33314

Incorporator Signature: TRAVIS B SMITH

Article VII

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

Title: CEO
TRAVIS B SMITH
6001 PALM TRACE LANDINGS DRIVE #215
DAVIE, FL. 33314 US

Article VIII

The effective date for this corporation shall be:

04/02/2009