

P97000088116

ARTICLES OF MERGER
Merger Sheet

MERGING:

BRIDGES ALF, INC., a FL corp., P97000058838

000003095610--6

LAKE WHITNEY ALF, INC., a FL corp., P97000084434

EVERETT ALF, INC., a FL corp., P97000088116

STOCKTON ALF, INC., a FL corp., P98000042037

OCWEN CARD SOLUTIONS, INC., a FL corp., P94000036710

OCWEN CAPITAL MARKETS, INC., a FL corp., P95000044809

INTO

OCWEN RESIDENTIAL MBS CORPORATION, a Florida entity, P98000027758

File date: December 29, 1999

Corporate Specialist: Susan Payne

Account number: 072100000032

Account charged: 253.75