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ACCOUNT NO. : 072100000032  
REFERENCE : 170854 7179633  
AUTHORIZATION : Patricia Pizutti  
COST LIMIT : \$ 70.00

ORDER DATE : March 16, 1999  
ORDER TIME : 3:11 PM  
ORDER NO. : 170854-005

CUSTOMER NO: 7179633  
CUSTOMER: Mr. George Hanes  
MR. GEORGE HANES  
MR. GEORGE HANES  
Suite 132  
21346 St. Andrews Blvd.  
Boca Raton, FL 33433

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DIVISION OF CORPORATIONS

DOMESTIC FILING

NAME: REAL ESTATE INSTITUTE OF  
FORECLOSURES, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION  
       CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

       CERTIFIED COPY  
XX PLAIN STAMPED COPY  
       CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Angie Glisar

EXAMINER'S INITIALS: g 3/17/99

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ARTICLES OF INCORPORATION  
OF

REAL ESTATE INSTITUTE OF FORECLOSURES, INC.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

REAL ESTATE INSTITUTE OF FORECLOSURES, INC.

The address of the principal office of this corporation shall be 21346 St. Andrews Boulevard, Suite 132, Boca Raton, Florida 33433, and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having no par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1201 Hays Street, Tallahassee, Florida 32301, and the name of the initial registered agent of the corporation at that address is Corporation Service Company.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation:

The Company Corporation  
1201 Hays Street  
Tallahassee, Florida 32301

The undersigned incorporator has executed these Articles of Incorporation on March 16, 1999.



Its Incorporator, Karen B. Rozar

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ACCEPTANCE OF REGISTERED AGENT DESIGNATED 99 MAR 16 PM 1:34  
IN ARTICLES OF INCORPORATION

Corporation Service Company, a Delaware corporation authorized to transact business in this State, having a business office identical with the registered office of the corporation named above, and having been designated as the Registered Agent in the above and foregoing Articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

By: Karen B. Rozar  
Its Agent, Karen B. Rozar  
Authorized Service Representative  
Corporation Service Company

FWN/mpt