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THE UNITED STATES  
CORPORATION  
COMPANY

99 AUG 23 AM 9:14

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

ACCOUNT NO. : 072100000032

REFERENCE : 350609 4338458

AUTHORIZATION :

*Patricia Pizito*

COST LIMIT : \$ 70.00

ORDER DATE : August 23, 1999

ORDER TIME : 3:34 PM

ORDER NO. : 350609-005

CUSTOMER NO: 4338458

CUSTOMER: Ms. Cheryl Kirby  
OCWEN FINANCIAL CORPORATION  
OCWEN FINANCIAL CORPORATION  
The Forum  
1675 Palm Beach Lakes Blvd.  
West Palm Beach, FL 33401

300002967593--8

DOMESTIC FILING

NAME: OCWEN REALTY ADVISORS, 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: Jamela Abaied

EXAMINER'S INITIALS:

*PH 8/28/99*

DEPARTMENT OF STATE  
DIVISION OF CORPORATIONS  
TALLAHASSEE, FLORIDA

99 AUG 23 PM 4:01

RECEIVED

ARTICLES OF INCORPORATION  
OF  
OCWEN REALTY ADVISORS, INC.

FILED  
99 AUG 23 AM 9:14  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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

ARTICLE I. NAME

The name of this Corporation shall be as follows: OCWEN REALTY ADVISORS, INC.

ARTICLE II. ADDRESS

The address of the principal office of this Corporation shall be 1675 Palm Beach Lakes Boulevard, West Palm Beach, Florida 33401, and the mailing address of this Corporation shall be the same.

ARTICLE III. NATURE OF BUSINESS

This Corporation may engage in or transact 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 jurisdiction.

ARTICLE IV. CAPITAL STOCK

The maximum number of shares of stock that this Corporation shall be authorized to have outstanding at any one time is 1,000 shares of common stock, par value \$.01 per share.

ARTICLE V. REGISTERED AGENT

The street address of the initial registered office of the Corporation in the State of

Florida shall be 1675 Palm Beach Lakes Boulevard, West Palm Beach, Florida 33401, and the name of the initial registered agent of the Corporation at that address shall be John R. Erbey.

#### ARTICLE VI. TERM OF EXISTENCE

The term of existence of this Corporation shall be perpetual.

#### ARTICLE VII. INITIAL DIRECTOR

All corporate powers of this Corporation shall be exercised by or under the authority, and the business and affairs of this Corporation shall be managed under the direction, of the Board of Directors of the Corporation. This Corporation shall have one initial director, whose name and address is as follows:

John R. Erbey  
The Forum, Building A  
1675 Palm Beach Lakes Boulevard  
West Palm Beach, Florida 33401

#### ARTICLE VIII. SOLE INCORPORATOR

The name and street address of the sole incorporator of these Articles of Incorporation is as follows:

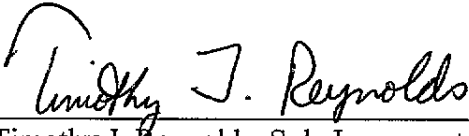
Timothy J. Reynolds  
The Forum, Building A  
1675 Palm Beach Lakes Boulevard  
West Palm Beach, Florida 33401

#### ARTICLE IX. INDEMNIFICATION

This Corporation shall, to the fullest extent permitted by the provisions of Fla. Stat. §607.0850, as the same may be amended and supplemented, indemnify any and all persons whom it shall have power to indemnify under said section from and against any and all of the expenses, liabilities, or other matters referred to in or covered by said section, and the indemnification provided for herein shall not be deemed exclusive of any other rights to which those indemnified may be entitled under any Bylaw, agreement, vote of stockholders or disinterested directors or otherwise, both as to action in his official capacity and as to action in another capacity while holding such office, and shall

continue as to a person who has ceased to be a director, officer, employee, or agent and shall inure to the benefit of the heirs, executors, and administrators of such a person.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 18th day of August, 1999.

  
\_\_\_\_\_  
Timothy J. Reynolds, Sole Incorporator

CERTIFICATE OF DESIGNATION OF  
REGISTERED AGENT/REGISTERED OFFICE

FILED  
99 AUG 23 AM 9:14  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Pursuant to the provisions of Section 607.0501 or 617.0501, Florida Statutes, the undersigned Corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/agent, in the State of Florida.

1. The name of the corporation is: Ocwen Realty Advisors, Inc.
2. The name and address of the registered agent and office is:

John R. Erbey  
The Forum  
Building A, Suite 1002  
1675 Palm Beach Lakes Boulevard  
West Palm Beach, Florida 33401

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

  
\_\_\_\_\_  
John R. Erbey

8/18/99  
\_\_\_\_\_  
Date