

**Electronic Articles of Incorporation
For**

P07000102938
FILED
September 17, 2007
Sec. Of State
epeterson

MORTGAGE BANKERS USA, 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:

MORTGAGE BANKERS USA, INC.

Article II

The principal place of business address:

10191 W. SAMPLE RD.
105
CORAL SPRINGS, FL. 33065

The mailing address of the corporation is:

10191 W. SAMPLE RD.
105
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:

MITCHELL L MARDER
10191 W SAMPLE RD
105
CORAL SPRINGS, FL. 33065

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

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Registered Agent Signature: MITCHELL L MARDER

Article VI

The name and address of the incorporator is:

MITCHELL L MARDER
10191 W SAMPLE ROAD
105
CORAL SPRINGS FL. 33065`

Incorporator Signature: MITCHELL MARDER

Article VII

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

Title: P
MITCHELL L MARDER
10191 W SAMPLE ROAD
CORAL SPRINGS, FL. 33065

Article VIII

The effective date for this corporation shall be:

09/17/2007



OFFICE OF FINANCIAL REGULATION

DON B. SAXON
COMMISSIONER

**FINANCIAL SERVICES
COMMISSION**

CHARLIE CRIST
GOVERNOR

BILL MCCOLLUM
ATTORNEY GENERAL

ALEX SINK
CHIEF FINANCIAL OFFICER

CHARLES BRONSON
COMMISSIONER OF
AGRICULTURE

September 20, 2007

Ms. Jennifer Bernstein
10191 W. Sample Road, Suite 105
Coral Springs, Florida 33065

Dear Ms. Bernstein:

Re: Mortgage Bankers USA, Inc.

Thank you for your recent letter/fax requesting approval for use of the above-referenced name.

It is the opinion of this Office that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company.

The Office does not object to your use of the above-referenced name being registered to conduct business in the state of Florida. However, this does not give one the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,

Linda B. Charity
Director

LBC:ker

cc: Karon Beyer, Chief, Bureau of Commercial Recordings, Division of Corporations,
Department of State
Sandra Green, Bureau of Finance Regulation