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Law Offices  
**ROWE and ROWE, P.A.**  
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Jacksonville, Florida 32256

Robert L. Rowe, Jr.  
R. Lee Rowe, III

Telephone (904) 730-2070  
Facsimile (904) 730-2618

February 9, 2000

Secretary of State  
Division of Corporations  
409 East Gaines  
Tallahassee, FL 32399

000003132840--4  
-02/11/00--01086--015  
\*\*\*\*122.50 \*\*\*\*\*78.75

Re: U.S. Refinance, Inc.  
Our File Number 4314

Gentlemen:


Enclosed is an original and copy of the Articles of Incorporation of this proposed corporation.

Please file the Articles of Incorporation, certify and return the copy to our office as soon as possible.

A check for \$122.50 is also enclosed to cover the \$35.00 filing fee, \$52.50 fee for certified copy of the Articles of Incorporation and \$35.00 fee for registered agent.

If there are any problems, please call our office collect for instructions to complete the filing.

Very truly yours,

  
R. Lee Rowe, III

LR:sge  
enclosures

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
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**ARTICLES OF INCORPORATION**

**OF**

**U.S. REFINANCE, INC.**

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS

00 FEB 11 PM 5:05

The undersigned subscriber to these Articles of Incorporation, hereby executes these Articles of Incorporation to form a corporation under the laws of the State of Florida.

**I. NAME AND MAILING ADDRESS**

The name of this corporation is U.S. Refinance, Inc., and the mailing address is 252 Third Street, Neptune Beach, Florida 32266.

**II. TERM OF EXISTENCE**

This corporation is to exist perpetually.

**III. PURPOSE**

The corporation is organized for the purpose of transacting any and all lawful business for which corporations may be incorporated under the Florida General Corporation Act, Chapter 607, Florida Statutes.

**IV. CAPITAL STOCK**

The maximum or aggregate number of shares this corporation is authorized to issue is 100,000 shares of common voting stock with a par value of \$1.00 per share.

**V. INITIAL REGISTERED OFFICE AND AGENT**

The street address of the initial registered office of this corporation is 252 Third Street, Neptune Beach, Florida 32266, and the name of the initial registered agent of this corporation at that address is Steven A. Leitman.

## VI. DIRECTORS

This corporation shall have one (1) director initially. The number of directors may be either increased or diminished from time to time by the By Laws, but shall never be less than one. The name and address of the initial director of this corporation is Steven A. Leitman, 252 Third Street, Neptune Beach, Florida 32266.

## VII. INCORPORATORS

The name and address of the person signing these Articles is Steven A. Leitman, 252 Third Street, Neptune Beach, Florida 32266.

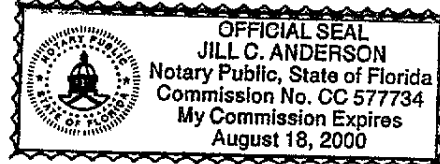
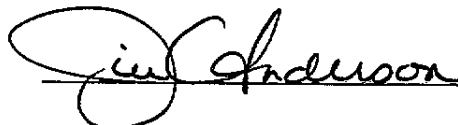
In witness whereof, the undersigned subscribing incorporator, has hereunto set his hand and seal on February 9, 2000.



Steven A. Leitman

STATE OF FLORIDA  
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me on February 9, 2000, by Steven A. Leitman, who produced his Florida Drivers License and who did not take an oath.



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SECRETARY OF STATE  
DIVISION OF CORPORATIONS

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ACCEPTANCE OF DESIGNATION OF REGISTERED AGENT

Steven A. Leitman hereby accepts the designation of Registered Agent for U.S. Refinance, Inc., a Florida Corporation.

Dated on February 9, 2000.

  
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Steven A. Leitman