

DONALD J. WILLIAMS
CERTIFIED PUBLIC ACCOUNTANT

P00000035588

April 3, 2000

State of Florida
Division of Corporations
409 E. Gaines Street
Tallahassee, FL 32399

Dear Sir or Madam:

500003195325--5
-04/04/00--01075--005
*****87.50 *****87.50

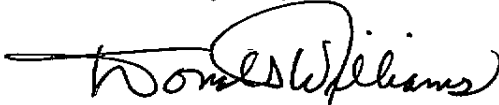
Enclosed please find Articles of Incorporation in compliance with Chapter 607 and/or Chapter 621, F.S. (Profit) which have been duly signed by the Incorporator and Registered Agent.

Our check in the amount of \$87.50 to cover the \$35.00 filing fee, \$35.00 Designation of Registered Agent fee, \$8.75 Certified Copy fee and \$8.75 Certificate of Status fee.

In order to expedite the receipt of the Certified Copy of the Articles of Incorporation and the Certificate of Status a Fedex package is enclosed for your use in returning the copies.

We request expeditious handling of these documents and appreciate your handling thereof.

Yours very truly,



Donald J. Williams
Certified Public Accountant

Enclosures-As stated

DJW/jb-USL4300.dc

FILED
00 APR -4 AM 10:27
SECRETARY OF STATE
TALLAHASSEE FLORIDA

S. Thompson APR 07 2000

ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I NAME

The name of the corporation shall be:

U.S. Lenders, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailling address is:

200 Maitland Avenue
Ste 143
Altamonte Springs, Florida 32701

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

Retail Mortgage Lending

ARTICLE IV SHARES

The number of shares of stock is:

500

ARTICLE V INITIAL OFFICERS/DIRECTORS (optional)

The name(s) and address(es):

Dan Myers
200 Maitland Avenue, Ste 143, Altamonte Spr, Fl 32701

ARTICLE VI REGISTERED AGENT

The name and Florida street address of the registered agent is:

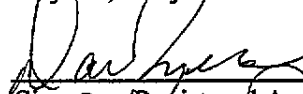
Dan Myers
200 Maitland Avenue, Ste 143, Altamonte Spr., FL. 32701

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

Dan Myers
200 Maitland Avenue, Ste 143, Altamonte Spr., FL 32701


Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity



Signature/Registered Agent

4/3/00

Date



Signature/Incorporator

4/3/00

Date

FILED
00 APR -4 AM 10:27
SECRETARY OF STATE
TALLAHASSEE FLORIDA