

U.S.

MORTGAGE
REDUCTION

INCORPORATED

1282 NE Business Park Place, Jensen Beach, FL 34957-5398 • 561-225-2855

P018000103179

October 22, 2001

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

UPS Red/Next Day Air

FILED
01 OCT 23 AM 8:25
SECRETARY OF STATE
TALLAHASSEE, FL 32399

RE: Articles of Incorporation - U.S. Mortgage Reduction, Inc., 1282 NE Business Park Place, Jensen Beach, FL 34957

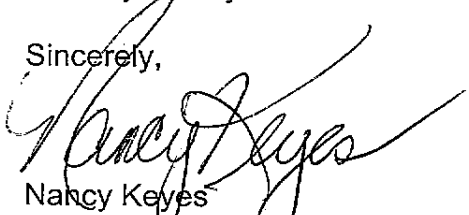
To whom it may concern:

Enclosed please find the original and one copy of the Articles of Incorporation for the above referenced profit corporation for registration with the Florida Department of State, Division of Corporations.

Also enclosed is our check in the amount of \$87.50 for Filing Fee, Certified Copy and Certificate of Status.

Thank you very much.

Sincerely,



Nancy Keyes
Secretary/Incorporator/Registered Agent

Enclosures (3)

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10-25-01
WC

ARTICLES OF INCORPORATION

The undersigned incorporators for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopt the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be:

U.S. Mortgage Reduction, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

1282 NE Business Park Place
Jensen Beach, Florida 34957

ARTICLE III SHARES

The aggregate number of shares of stock and its par value that this corporation is authorized to have outstanding at any one time is:

Ten Thousand (10,000) Shares
No Par Value Common Stock

ARTICLE IV REGISTERED AGENT

The name and Florida street address of the initial registered agent are:

Nancy Keyes
1282 NE Business Park Place
Jensen Beach, Florida 34957

ARTICLE V INCORPORATORS

The names and Florida street address of the incorporators to these Articles of Incorporation are:

Jennifer K. Gauntt, President/Director
Nancy Keyes, Secretary
1282 NE Business Park Place
Jensen Beach, FL 34957



Signature/Incorporator, Jennifer K. Gauntt

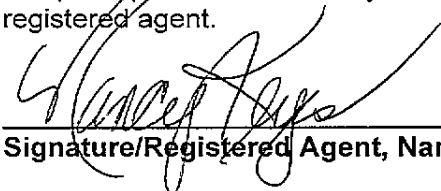
Date 10/19/01



Signature/Incorporator, Nancy Keyes

Date 10/19/01

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 the proper and complete performance of my duties, and I am familiar with and accept the obligation of my position as registered agent.



Signature/Registered Agent, Nancy Keyes

Date 10/19/01

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