

**Electronic Articles of Incorporation
For**

**P02000027995
FILED
March 13, 2002
Sec. Of State**

U S HOMES "N" LOANS, 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:

U S HOMES "N" LOANS, INC.

Article II

The principal place of business address:

526 DARCEY DRIVE
WINTER PARK, FL. 32792

The mailing address of the corporation is:

526 DARCEY DRIVE
WINTER PARK, FL. 32792

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:

200

Article V

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

BAHA SIDANI
526 DARCEY DRIVE
WINTER PARK, FL. 32792

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

Registered Agent Signature: BAHA SIDANI

Article VI

The name and address of the incorporator is:

BAHA SIDANI
526 DARCEY DRIVE
WINTER PARK, FL 32792

Incorporator Signature: BAHA SIDANI

Article VII

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

Title: PVS
BAHA SIDANI
526 DARCEY DRIVE
WINTER PARK, FL. 32792