Electronic Articles of Incorporation For

P02000057366 FILED May 23, 2002 Sec. Of State

LIBERTY MORTGAGE USA CORP

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:

LIBERTY MORTGAGE USA CORP

Article II

The principal place of business address:

4705 DUNQUIN PLACE TAMPA, FL. 33610

The mailing address of the corporation is:

4705 DUNQUIN PLACE TAMPA, FL. 33610

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:

Article V

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

CHADWICK L SORCI 4705 DUNQUIN PLACE TAMPA, FL. 33610

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

Registered Agent Signature: CHADWICK L SORCI

Article VI

The name and address of the incorporator is:

CHADWICK L. SORCI 4705 DUNQUIN PLACE TAMPA, FL 33610

Incorporator Signature: CHADWICK L SORCI

Article VII

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

Title: P CHADWICK L SORCI 4705 DUNQUIN PLACE TAMPA, FL. 33610

Title: V MAUREEN T SORCI 4705 DUNQUIN PLACE TAMPA, FL. 33610