

**Electronic Articles of Incorporation
For**

**P02000068554
FILED
June 20, 2002
Sec. Of State**

MORTGAGE LOANS USA, 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:

MORTGAGE LOANS USA, INC.

Article II

The principal place of business address:

6655 SW 17TH TERRACE ROAD
OCALA, FL. 34476

The mailing address of the corporation is:

6655 SW 17TH TERRACE ROAD
OCALA, FL. 34476

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:

1000

Article V

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

ANTHONY T SELHOST
6655 SW 17TH TERRACE ROAD
OCALA, FL. 34476

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

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Registered Agent Signature: ANTHONY T. SELHOST

Article VI

The name and address of the incorporator is:

ANTHONY T. SELHOST
6655 SW 17TH TERRACE ROAD
OCALA, FL 34476, US

Incorporator Signature: ANTHONY T. SELHOST

Article VII

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

Title: PS
ANTHONY T SELHOST
6655 SW 17TH TERRACE ROAD
OCALA, FL. 34476

Title: V
DEBRA L SELHOST
6655 SW 17TH TERRACE ROAD
OCALA, FL. 34476

Article VIII

The effective date for this corporation shall be:

06/20/2002