

TRANSMITTAL LETTER

POH000108420

Department of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

SUBJECT: The Mortgage Bankers of America USA, Inc.

(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

300008231629--1

-10/07/02--01038--001

*****78.75 *****78.75

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

☐ \$70.00 Filing Fee
☒ \$78.75 Filing Fee & Certificate of Status

☐ \$78.75 Filing Fee & Certified Copy
☐ \$87.50 Filing Fee, Certified Copy & Certificate of Status
ADDITIONAL COPY REQUIRED

FROM: Alan Nathan

Name (Printed or typed)

10 Fairway Drive #224

Address

Deerfield Beach, FL 33441

City, State & Zip

5612123461

Daytime Telephone number

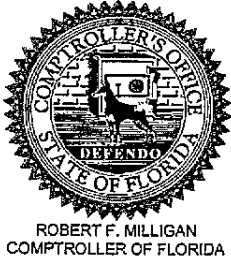
02 OCT -7 PM 2:09

SECRETARY OF STATE
DIVISION OF CORPORATIONS

NOTE: Please provide the original and one copy of the articles.

OCT 08 2002

3



OFFICE OF THE COMPTROLLER

DEPARTMENT OF BANKING AND FINANCE

STATE OF FLORIDA

TALLAHASSEE

32399-0350

September 23, 2002

Mr. Alan Nathan
9858 Glades Road
#112
Boca Raton, Florida 33434

Dear Mr. Nathan:

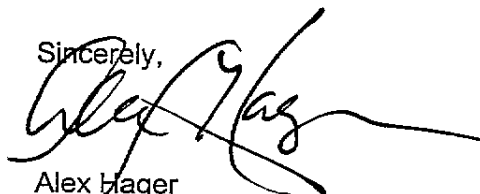
Re: The Mortgage Bankers of America Group, Inc.
The Mortgage Banker of America USA, Inc.

Thank you for your recent letter/fax requesting approval for use of the above-referenced names.

It is the opinion of this Department that the above-referenced corporate names are definitive enough to differentiate the business being conducted from that of a commercial bank or trust company.

The Department does not object to your use of the above-referenced names being registered to conduct business in the state of Florida. However, this does not give one the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,



Alex Hager
Director

AH:ker

cc: Karon Beyer, Chief, Bureau of Corporate Records
Division of Corporations, Secretary of State's Office

William T. Sims, Division of Securities and Finance
Department of Banking and Finance

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:

The Mortgage Bankers of America USA, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailling address is:

10 Fairway Drive #224
Deerfield Beach, FI 33441

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

Mortgage financing

ARTICLE IV SHARES

The number of shares of stock is:

100

ARTICLE V INITIAL OFFICERS/DIRECTORS (optional)

The name(s), address(es) and title(s):

ARTICLE VI REGISTERED AGENT

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

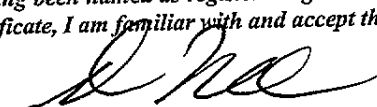
Alan Nathan
9858 Glades Road #112
Boca Raton, FL 33434

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:


Alan Nathan
9858 Glades Road #112
Boca Raton, FL 33434

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

10-3-02
Date



Signature/Incorporator

10-3-02
Date

02 OCT -7 PM 2:09
SECRETARY OF STATE
DIVISION OF CORPORATIONS