Electronic Articles of Incorporation For

P02000113898 FILED October 23, 2002 Sec. Of State

USA DREAM MORTGAGE, 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: USA DREAM MORTGAGE, INC.

Article II

The principal place of business address:

15702 SW 108 PLACE MIAMI, FL. 33157

The mailing address of the corporation is:

15702 SW 108 PLACE MIAMI, FL. 33157

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:

DIANA P CRUZ 6034 SW 24 ST MIAMI, FL. 33155 I certify that I am familiar with and accept the responsibilities of registered agent.

P02000113898 FILED October 23, 2002 Sec. Of State

Registered Agent Signature: DIANA CRUZ

Article VI

The name and address of the incorporator is:

NADIA RODRIGUEZ 15702 SW 108 PLACE MIAMI, FL 33157

Incorporator Signature: NADIA RODRIGUEZ

Article VII

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

Title: P NADIA RODRIGUEZ 15702 SW 108 PLACE MIAMI, FL. 33157

Title: VP DENNYS RODRIGUEZ 15702 SW 108 PLACE MIAMI, FL. 33157

Article VIII

The effective date for this corporation shall be:

10/22/2002