

**Electronic Articles of Incorporation
For**

P02000116173
FILED
October 29, 2002
Sec. Of State

USA MORTGAGE GROUP 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 MORTGAGE GROUP INC.

Article II

The principal place of business address:

1510 NE 162ND STREET
NORTH MIAMI BEACH, FL. 33162

The mailing address of the corporation is:

2264 NW 159TH AVENUE
PEMBROKE PINES, FL. 33028

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:

100

Article V

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

JEAN-MAX MOISE
2264 NW 159TH AVENUE
PEMBROKE PINES, FL. 33028

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

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Registered Agent Signature: JEAN-MAX MOISE

Article VI

The name and address of the incorporator is:

JEAN-MAX MOISE
2264 NW 159TH AVENUE
PEMBROKE PINES, FL 33028

Incorporator Signature: JEAN-MAX MOISE