

**Electronic Articles of Incorporation
For**

**P03000043083
FILED
April 16, 2003
Sec. Of State**

USA HOME & LOANS, 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 HOME & LOANS, INC.

Article II

The principal place of business address:
1641 SW 5TH COURT
WESTON, FL. US 33326

The mailing address of the corporation is:
1641 SW 5TH COURT
WESTON, FL. US 33326

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:
10,000 SHARES NO PAR VALUE

Article V

The name and Florida street address of the registered agent is:
ROBERT ALON
1641 SW 5TH COURT
WESTON, FL. 33326

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

**P03000043083
FILED
April 16, 2003
Sec. Of State**

Registered Agent Signature: ROBERT ALON

Article VI

The name and address of the incorporator is:

FLORIDA STATE INCORPORATION SERVICES, INC.
8699 PLUTO TERRACE
LAKE PARK, FLORIDA 33403

Incorporator Signature: DANNY DURRAN

Article VII

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

Title: DIR
LISBET MITCHELL
1641 SW 5TH COURT
WESTON, FL. 33326 US