Electronic Articles of Incorporation For

P03000052876 FILED May 13, 2003 Sec. Of State

HOMORTGAGE 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: HOMORTGAGE USA., INC.

Article II

The principal place of business address:

3711, 7TH AVE. NW. NAPLES, FL. 34120

The mailing address of the corporation is:

3711, 7TH AVE. NW. NAPLES, FL. 34120

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 COMMON SHARES OF \$10.00 EACH

Article V

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

VASANTH PAI 3711, 7TH AVE N W NAPLES, FL. 34120 I certify that I am familiar with and accept the responsibilities of registered agent.

P03000052876 FILED May 13, 2003 Sec. Of State

Registered Agent Signature: K. VASANTH PAI

Article VI

The name and address of the incorporator is:

K. VASANTH PAI 3711, 7TH AVE N W NAPLES, FL 34120

Incorporator Signature: K. VASANTH PAI