Electronic Articles of Incorporation For

P03000131966 FILED November 13, 2003 Sec. Of State

U.S. 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:

U.S. MORTGAGE GROUP INC.

Article II

The principal place of business address:

10558 SOUTH US HIGHWAY 1 PORT ST. LUCIE, FL. US 34952

The mailing address of the corporation is:

10558 SOUTH US HIGHWAY 1 PORT ST. LUCIE, FL. US 34952

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

Article V

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

ANTHONY P DEFREITAS 2481 SE HALLAHAN ST. PORT ST. LUCIE, FL. 34952 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ANTHONY DEFREITAS

Article VI

The name and address of the incorporator is:

ANTHONY DEFREITAS 2481 SE HALLAHAN ST. PORT ST. LUCIE, FL 34952

Incorporator Signature: ANTHONY DEFREITAS

Article VII

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

Title: P ANTHONY P DEFREITAS OWNER 2481 SE HALLAHAN ST. PORT ST. LUCIE, FL. 34952 US

Title: VP LISA M DEFREITAS OWNER 2481 SE HALLAHAN ST. PORT ST. LUCIE, FL. 34952 US

Article VIII

The effective date for this corporation shall be:

11/10/2003