

**Electronic Articles of Incorporation
For**

P03000146151
FILED
December 04, 2003
Sec. Of State

MORTGAGE 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:

MORTGAGE USA, INC.

Article II

The principal place of business address:

22191 POWERLINE ROAD
SUITE 15 B
BOCA RATON, FL. 33433

The mailing address of the corporation is:

22191 POWERLINE ROAD
SUITE 15 B
BOCA RATON, FL. 33433

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:

NANCY E. CROWN, P.A.
7301 WEST PALMETTO PARK ROAD
SUITE 104-B
BOCA RATON, FL. 33433

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

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Registered Agent Signature: NANCY E. CROWN, ESQ.

Article VI

The name and address of the incorporator is:

NANCY E. CROWN, ESQ.
7301 WEST PALMETTO PARK ROAD
SUITE 104-B
BOCA RATON, FL 33433

Incorporator Signature: NANCY E. CROWN, ESQ.

Article VII

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

Title: P
RON PANIZZI
P.O. BOX 276314
BOCA RATON, FL. 334276314 US