Electronic Articles of Incorporation For

P03000155258 FILED December 18, 2003 Sec. Of State

NATIONWIDE USA MORTGAGE, 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:

NATIONWIDE USA MORTGAGE, INC

Article II

The principal place of business address:

4950 WEST PROSPECT ROAD FT LAUDERDALE, FL. 33309

The mailing address of the corporation is:

4950 WEST PROSPECT ROAD FT LAUDERDALE, FL. 33309

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:

JOHN A MARINO JR 4950 WEST PROSPECT ROAD FT LAUDERDALE, FL. 33309 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JOHN A MARINO, JR

Article VI

The name and address of the incorporator is:

JOHN A MARINO, JR 4950 WEST PROSPECT ROAD FT LAUDERDALE, FL 33309

Incorporator Signature: JOHN A. MARINO, JR

Article VII

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

Title: P JOHN A MARINO JR 4950 WEST PROSPECT ROAD FT LAUDERDALE, FL. 33309

Article VIII

The effective date for this corporation shall be:

12/19/2003