

**Electronic Articles of Incorporation
For**

P04000085435
FILED
June 01, 2004
Sec. Of State
jshivers

ASPEN HOME LOANS 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:

ASPEN HOME LOANS USA, INC.

Article II

The principal place of business address:

2700 WEST ATLANTIC BLVD.
SUITE 109
POMPANO BEACH, FL. 33069

The mailing address of the corporation is:

2700 WEST ATLANTIC BLVD.
SUITE 109
POMPANO BEACH, FL. 33069

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:

10000

Article V

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

DANTE B HINES
2775 TREASURE COVE CIRCLE
FORT LAUDERDALE, FL. 33312

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

P04000085435
FILED
June 01, 2004
Sec. Of State
jshivers

Registered Agent Signature: DANTE HINES

Article VI

The name and address of the incorporator is:

DANTE HINES
2775 TREASURE COVE CIRCLE
FORT LAUDERDALE FLORIDA 33312

Incorporator Signature: DANTE HINES

Article VII

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

Title: P
DANTE B HINES
2775 TREASURE COVE CIRCLE
FORT LAUDERDALE, FL. 33312

Article VIII

The effective date for this corporation shall be:

05/28/2004