

**Electronic Articles of Incorporation
For**

P04000118353
FILED
August 16, 2004
Sec. Of State
wcunningham

MORTGAGE ADVISORS USA, CORP.

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 ADVISORS USA, CORP.

Article II

The principal place of business address:

3300 SW 87 PLACE
MIAMI, FL. 33165

The mailing address of the corporation is:

3300 SW 87 PLACE
MIAMI, FL. US 33165

Article III

The purpose for which this corporation is organized is:

MORTGAGE BROKER SERVICES□□□□ANY ACTIVITY OR BUSINESS
PERMITTED UNDER THE LAW OF THE US AND THE STATE OF FL.

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:

MANUEL MORILLA
3300 SW 87 PLACE
MIAMI, FL. 33165

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

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Registered Agent Signature: MANUEL MORILLA

Article VI

The name and address of the incorporator is:

MANUEL MORILLA
3300 SW 87 PLACE
MIAMI, FL 33165

Incorporator Signature: MANUEL MORILLA

Article VII

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

Title: P
MANUEL MORILLA
3300 SW 87 PLACE
MIAMI, FL. 33165 US

Article VIII

The effective date for this corporation shall be:

08/13/2004