Electronic Articles of Incorporation For

P05000041369 FILED March 18, 2005 Sec. Of State jshivers

USA MORTGAGE LOANS 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:

USA MORTGAGE LOANS INC.

Article II

The principal place of business address:

1175 NE 125TH SUITE 203 NORTH MIAMI, FL. 33161

The mailing address of the corporation is:

1175 NE 125TH SUITE 203 NORTH MIAMI, FL. 33161

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:

ED LADRONDE 906 NE 26TH AVE POMPANO BEACH, FL. 33062 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: ED LADRONDE

Article VI

The name and address of the incorporator is:

ED LADRONDE 906 NE 26TH AVE POMAPNO BEACH, FL 33062

Incorporator Signature: ED LADRONDE

Article VII

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

Title: P ED LADRONDE 1175 NE 125TH ST SUITE 203 NORTH MIAMI, FL. 33161

Article VIII

The effective date for this corporation shall be:

03/16/2005