

**Electronic Articles of Incorporation
For**

P05000099137
FILED
July 14, 2005
Sec. Of State
jshivers

U.S. MORTGAGES OF AMERICA, 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:

U.S. MORTGAGES OF AMERICA, INC.

Article II

The principal place of business address:

7061 WEST COMMERCIAL BLVD.
5B
TAMARAC, FL. 33319

The mailing address of the corporation is:

7061 WEST COMMERCIAL BLVD.
5B
TAMARAC, FL. 33319

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:

500

Article V

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

JOSEPH FAMIGLIETTA
7061 WEST COMMERCIAL BLVD.
5B
TAMARAC, FL. 33319

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

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Registered Agent Signature: JOSEPH FAMIGLIETTA

Article VI

The name and address of the incorporator is:

JOSEPH FAMIGLIETTA
7061 WEST COMMERCIAL BLVD.
SUITE 5B
TAMARAC, FL 33319

Incorporator Signature: JOSEPH FAMIGLIETTA

Article VII

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

Title: P,T
JOSEPH FAMIGLIETTA
7061 WEST COMMERCIAL BLVD., 5B
TAMARAC, FL. 33319

Title: VP,
IRIS CHERRY
7061 WEST COMMERCIAL BLVD., 5B
TAMARAC, FL. 33319