

**Electronic Articles of Incorporation  
For**

P05000108788  
FILED  
August 04, 2005  
Sec. Of State  
jshivers

HOUSING USA FINANCIAL GROUP INCORPORATED

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:

HOUSING USA FINANCIAL GROUP INCORPORATED

**Article II**

The principal place of business address:

315 S. E. 11TH STREET  
FORT LAUDERDALE, FL. US 33316

The mailing address of the corporation is:

P. O. BOX 4474  
FORT LAUDERDALE, FL. US 33338-447

**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:

GIOVANNI NICOSIA  
8100 N. UNIVERSITY DRIVE  
SUITE 102  
FORT LAUDERDALE, FL. 33321

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

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Registered Agent Signature: GIOVANNI NICOSIA

### **Article VI**

The name and address of the incorporator is:

WILLIAM R. BRIDGE  
P. O. BOX 4474  
FORT LAUDERDALE, FLORIDA 33338-4474

Incorporator Signature: WILLIAM R. BRIDGE

### **Article VII**

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

Title: P  
WILLIAM R BRIDGE  
P. O. BOX 4474  
FORT LAUDERDALE, FL. 33338 US

Title: VP  
KEITH A HOWARD  
P. O. BOX 4474  
FORT LAUDERDALE, FL. 33338