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SECRETARY OF STATE
ALLAHASSEF ET COM

D. WHITE OCT . 1 0 2006

DATE 10/4/06

STATE OF FLORIDA SECRETARY OF STATE DIVISION OF CORPORATIONS P. O. BOX 6327 TALLAHASSEE, FLORIDA 32314

RE: US APPROVED RATE MORTGAGES, INC.

GENTLEMEN:

ENCLOSED HEREWITH ARE THE ARTICLES OF INCORPORATION

TOGETHER WITH A COPY OF SAID ARTICLES FOR US APPROVED RATE

MORTGAGES, INC. AND OUR CHECK IN THE AMOUNT OF \$ 78.75 AS FOLLOWS:

FILING FEE	Ş	35.00
CHARTER TAX		-
REGISTERED AGENT		35.00
CERTIFIED COPY		8.75
•	\$	78.75

RESPECTIVELY SUBMITTED,

INDV

CORP US APPROVED RATE MORTGAGES, INC.

CERTIFICATE OF INCORPORATION

of

US APPROVED RATE MORTGAGES, INC.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

WE, THE UNDERSIGNED, hereby associate ourselves together for the purpose of becoming a corporation under the laws of the State of Florida, by and under the provisions of the Statutes of the said State of Florida.

ARTICLE I

The name of this corporation shall be:

US APPROVED RATE MORTGAGES, INC.

ARTICLE II

The corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE III

The maximum number of shares of capital stock that this corporation is authorized to have outstanding at any one time is FIVE HUNDRED (500) shares of common stock, having a par value of ONE (\$1.00) DOLLAR PER SHARE.

ARTICLE IV

The amount of capital with which this corporation will begin business shall be the sum of not less than FIVE HUNDRED (\$500.00) DOLLARS.

ARTICLE V

This corporation shall exist perpetually unless sooner dissolved according to law.

Article VI

The initial street address of the principal office of the corporation shall be:

2335 S.E. 15TH STREET POMPANO BEACH, FL 33062

ARTICLE VII

The number of Directors of this corporation shall be at least one (1) and no more than five (5).

ARTICLE VIII

The names and street addresses of the members of the first Board of Directors of this corporation are as follows:

RONALD CARDONICK

2335 S.E. 15TH STREET POMPANO BEACH, FL 33062

ARTICLE IX

The names and street addresses of the persons signing these Articles of Incorporation as subscriber is as follows:

RONALD CARDONICK

2335 S.E. 15TH STREET POMPANO BEACH, FL 33062

ARTICLE X

The corporate existence of this corporation shall begin on the date the Articles of Incorporation are filed of record.

IN WITNESS WHEREOF, the undersigned, RONALD CARDONICK, being a natural person, competent to contract, have hereunto set his hand and seal this \(\) day of Uctober 2006.

STATE OF FLORIDA))SS

COUNTY OF BROWARD)

BEFORE ME, the undersigned Notary Public of the State of Florida personally appeared RONALD CARDONICK, to me well known and known to me to be the individual described in and who executed the foregoing Articles of Incorporation, and he acknowledged before me that he executed the same freely and voluntarily for the purpose therein expressed.

WITNESS my hand and official seal this 4 day of october

Notary Public, State of Florida

My commission expires:

2006.

(Notary Seal)

A. GEORGE ALLOCCA, JR.
MY COMMISSION # DD 418124
EXPIRES: August 13, 2009
Bonded Thru Budget Natury Services

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE

FOR THE SERVICE OF PROCESS WITHIN THIS STATE,

NAMING AGENT UPON WHOM PROCESS MAY BE SERVED

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted in compliance with said Act:

FIRST: That US APPROVED RATE MORTGAGES, INC. desiring to organize under the Laws of the State of Florida with its principal offices as indicated in the Articles of Incorporation, in the City of POMPANO BEACH, County of BROWARD State of Florida, has named RONALD CARDONICK located at 2335 S.E. 15^{TE} STREET,

POMPANO BEACH, Florida, as its agent to accept services of process within this State.

ACKNOWLEDGEMENT

Having been named to accept services of process for the above stated corporation, at the place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping open said office.

Resident Agent